

# BPA CAN ASSIST PLANS WITH COVID-19 RESPONSE

## BPA TELEMEDICINE PROGRAMS CAN HELP MEMBERS GET MEDICAL TREATMENT AND EVALUATE POTENTIAL SYMPTOMS OF COVID-19 WHILE AVOIDING HIGH RISK EXPOSURE AT DOCTORS OFFICES

As concerns grow regarding the novel coronavirus (COVID-19), we want to take this opportunity to remind our partners and members that BPA's telemedicine offerings can serve as a preventative tool for plan members that require a doctor's office visit.

### AVOIDING HIGH RISK EXPOSURE:

Hospitals and doctors offices are high risk areas for potential exposure to COVID-19. If any plan members have non-life threatening ailments, they can avoid visits to brick and mortar providers by having a virtual doctor appointment through BPA's telemedicine offerings. Virtual care is a highly effective method to evaluate and treat potential symptoms of COVID-19 while minimizing exposure to potentially contagious viruses. We are encouraging all of our groups to educate their plan members about their telemedicine benefits, and to educate their plan members on how to access telemedicine. BPA is standing by to provide brokers and groups with assistance on educating its members about (i) when should someone use telemedicine vs. going to a regular doctor visit, and (ii) how to access BPA's telemedicine programs.

**If you have questions about BPA's telemedicine coverage contact us at 800.277.8973 or [bpacustomerservice@bpatpa.com](mailto:bpacustomerservice@bpatpa.com).**

## BPA CAN ASSIST PLAN SPONSORS AND BROKERS WITH BENEFIT STRUCTURE QUESTIONS AND PLAN DOCUMENT CHANGES IN RESPONSE TO COVID-19

### COVERAGE ISSUES RELATING TO COVID-19:

Last week, CMS published a notice to clarify that testing for COVID-19 is an "Essential Health Benefit" that is required to be covered by most plans as "laboratory testing." BPA has already confirmed that its claim system coding has accounted for COVID-19 tests as a covered benefit. Plan sponsors and brokers are encouraged to review their plan documents to understand the potential cost to the plan if a workforce is affected by COVID-19 including (i) hospitalization and ambulatory patient services, (ii) vaccine coverage, and (iii) prescription benefit coverage.

### PLAN DOCUMENT ISSUES RELATING TO COVID-19:

It will be important to ensure that plans have the appropriate plan documentation to enable them to deal with eligibility and coverage issues related to COVID-19. Potential issues that can impact plan documents include:

- (i) Continuation of coverage determinations
- (ii) "Actively at Work" definition
- (iii) Exclusions for State of Emergency - does the plan currently have any exclusions that would deny or exclude claims for individuals traveling to a country (or state) that has a certain alert level?
- (iv) Handbook and policy issues that interact with plan documents (leave of absence, ADA compliance, travel policies, etc.) can be amended to ensure that they do not discriminate against any person in a manner that could lead to a legal risk. For example, a policy should not restrict work or work-related activities, as well as from any type of customer or client interaction, based purely on race or national origin, without evidence of illness or recent travel to a high-risk area
- (v) Work from home policies and eligibility determinations

Additionally, for plans with reinsurance, it is important that all eligibility and coverage issues are followed by the plan sponsor to avoid a gap in coverage.

## BPA WILL CONTINUE TO MONITOR HOW COVID-19 CAN IMPACT SELF FUNDED PLANS

Currently, a number of states, and the Federal government, are considering creating new requirements for "Essential Health Benefits" as they relate to COVID-19. BPA will continue monitor how the legal landscape will affect plans and work to proactively address plan structure concerns in response to regulatory changes that results from COVID-19.

**If you have questions about BPA plans and COVID-19 please contact us at 800.277.8973 or [bpacustomerservice@bpatpa.com](mailto:bpacustomerservice@bpatpa.com)**

For additional information on COVID-19, refer to data published by the Center for Disease Control (CDC), and download and share our Coronavirus fact sheet.

[CDC Website](#)

[Download Fact Sheet](#)

# Coronavirus (COVID-19) Frequently Asked Questions

Last updated: March 5, 2020

## What is coronavirus (COVID-19)?

COVID-19 is a respiratory illness caused by a coronavirus that was first identified in China. It is contagious and includes symptoms like fever, cough, and shortness of breath. U.S. health officials have advised that Americans should be prepared for significant disruption due to the COVID-19 outbreak.

## What are the symptoms?

The most common symptoms are fever, cough, and shortness of breath, but occasionally symptoms are more severe. Symptoms typically appear within two to 14 days after exposure.

## How is COVID-19 spread?

The virus is airborne and spreads from person to person through coughing and sneezing. You may be at greater risk if you have recently lived in or traveled to regions where there are current outbreaks or if you come into contact with someone who has the virus.

## How do I protect myself and my family?

Basic measures to stay healthy include washing your hands frequently, for at least 20 seconds, maintaining social distance, and avoid touching eyes, nose, and mouth. Stay at home if you begin to feel unwell, even with mild symptoms such as

headache and slightly runny nose, until you recover. If you have fever, cough, and difficulty breathing, seek medical care. Call ahead before you go to a doctor's office or emergency room.

## What is the current risk in the U.S.?

U.S. health officials have advised that Americans should be prepared for potential disruption due to the COVID-19 outbreak. While the risk of infection remains low, the number of cases identified internationally continues to grow, including in the U.S. It is likely that person-to-person spread will continue. Get the most up-to-date information from the CDC.

## How severe is it?

Many cases seem to be mild. But the elderly and those with pre-existing conditions (like heart and lung diseases or diabetes) are especially vulnerable.

## What should I do if I think I have COVID-19?

Seek medical care. You should call ahead before you go to a doctor's office or emergency room. HealthiestYou doctors can answer questions about the disease, evaluate your risk, and provide support by phone or video to help relieve symptoms for affected patients.

## Talk to a doctor 24/7

Call 866-703-1259 | Visit [HealthiestYou.com](https://www.healthiestyou.com)

Download the app



# Protect yourself and your family from COVID-19

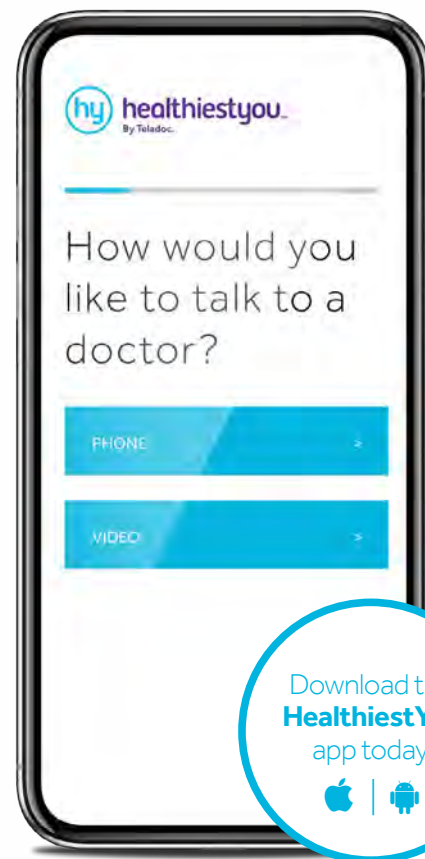


Be your **Healthiest You**

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- 1 Keep it clean**  
Clean your hands with soap and water for 20 seconds after being in public areas, and if you're around someone who isn't feeling well. Also, clean frequently touched objects.
- 2 Avoid contact with sick people**  
Avoid close contact with people who are sick and avoid traveling to locations where there are outbreaks of the coronavirus. And if you get sick, stay home to avoid spreading the virus to others.
- 3 Contact HealthiestYou**  
HealthiestYou doctors can answer questions about the disease, evaluate your risk, and provide support by a phone or video call to help relieve symptoms for affected patients, addressing both physical and mental health needs.

Last updated: March 4, 2020



## Talk to a doctor 24/7

Call 866-703-1259 | Visit [HealthiestYou.com](https://www.healthiestyou.com)

Download the app

