



## Coronavirus Benefits Information – March 27, 2020

With news of coronavirus, also called COVID-19, spreading in the U.S., here is some helpful information for our health plan members. We will immediately update it with any relevant benefits information as decisions are made:

### COVID-19 Benefits for State Health Plan Members and Retirees

The State Group Insurance Program has approved waiving all costs for Telehealth visits through carrier-sponsored Telehealth programs from March 17 – May 31.

**-Cigna is delayed in implementing the cost share waiver so Cigna members may have to pay up front for Telehealth services and then request a refund from Cigna.**

The State Group Insurance Program has also approved waiving all costs for COVID-19 in-network testing and in-network outpatient visits associated with these tests. Not everyone needs to be tested for COVID-19. Talk to your doctor, or other healthcare provider, about your need for a test.

### What does this mean for our members?

- These benefit changes apply to health plan members, in all plans; Premier PPO, Standard PPO, Limited PPO, CDHP/HSA and Local CDHP/HSA, with both carriers: BlueCross BlueShield and Cigna.
- Members won't pay for any Telehealth visits through carrier-sponsored Telehealth programs, (Cigna: MDLive/AmWell and BlueCross BlueShield: Physician Now) **even if the visit is for something other than COVID-19 from March 17 – May 31.** (To access Telehealth benefits, see Telehealth heading below).
- Members won't have to pay a copay, coinsurance or any money toward your deductible for in-network COVID-19 tests and in-network visits when the visit leads to a COVID-19 test, as well as any services performed at the visit during which the COVID-19 test is performed in the following:
  - Provider's office
  - Urgent care facility
  - Convenience clinic
  - Telehealth
  - Emergency Room

The benefit does **not** include waiving member cost-sharing for subsequent treatment associated with COVID-19, which would fall under the benefit cost-sharing the health plan members are currently enrolled in.

**See Frequently Asked Questions below for more member COVID-19 benefit information.**

### To stay informed on the status of COVID-19 in Tennessee, the following resources are available to you:

- For a comprehensive list of statewide resources, please visit: [tn.gov/governor/covid-19.html](https://tn.gov/governor/covid-19.html)
- The Department of Health (TDH) continues to be a primary resource for up-to-date information for the status of COVID-19 in Tennessee. [Click here](#) to visit the TDH website.
- Review the COVID-19 symptoms found on the CDC website by [clicking here](#).
- The CDC has updated information and guidance available online at [www.cdc.gov/coronavirus/2019-ncov/index.html](https://www.cdc.gov/coronavirus/2019-ncov/index.html).

## Telehealth

- **Cigna members** can use your telehealth (virtual medical services) benefits to keep you out of a provider's office. Go ahead and create your user profile with your current health information.
  - Log into [MyCigna.com](https://mycigna.com)
  - Look for MDLive or Amwell and select the vendor of your choice
  - Or, call 888.726.3171 for MDLive or 855.667.9722 for Amwell
- **BlueCross BlueShield members** can use your PhysicianNow telehealth (virtual medical services) benefits to keep you out of a provider's office. Go ahead and create your user profile with your current health information.
  - Log into BlueAccess at [bcbst.com/members/tn\\_state/](https://bcbst.com/members/tn_state/)
  - Look for and select Talk With a Doctor Now
  - Or, call 888.283.6691

## Pharmacy Benefits

Make the most of your **CVS/caremark Pharmacy Benefit**. Members can prepare ahead and avoid crowds by setting up mail order prescription fills, refilling prescriptions before you run out, and filling your 30-day or 90-day supplies on most of your prescriptions (excluding controlled substances, like opioids, and specialty medications).

If you have concerns about picking up your prescription in person you may want to call your pharmacy and ask about shipping and delivery options. Some pharmacies are offering to mail or deliver prescriptions at no additional cost.

Here is some additional information about your CVS/caremark pharmacy benefit. You may take advantage of:

**Relaxed refill restrictions.** We are temporarily waiving early refill limits on 30-day and 90-day prescriptions for maintenance medications such as high blood pressure, high cholesterol, coronary artery disease, congestive heart failure, depression, asthma/COPD at any in-network pharmacy. You can now fill maintenance medication prescriptions ahead of schedule.

If you have any trouble, tell your pharmacy staff to check for messaging in their system from CVS/caremark and that your plan sponsor is temporarily allowing early refill overrides. If they have trouble with the override, they should contact the CVS/Caremark pharmacy help desk (your pharmacy has the phone number).

For more help with your **CVS/caremark pharmacy benefits**, visit [info.caremark.com/stateoftn](https://info.caremark.com/stateoftn) or call 877.522.TNRX (8679) 24/7.

## Partners Health & Wellness Center

The Partners Health & Wellness Center on the 3<sup>rd</sup> floor of the TN Tower is continuing to provide limited services for state and higher education employees enrolled in the State Group Health Insurance Program. The center is not a COVID-19 testing site, but the staff has created a webpage to keep you updated on how coronavirus is changing the way they do business. Regular updates can be found at <https://www.partnershealthcenter.com/covid19>.

## Mental Health and Emotional Well-Being Resources (EAP and Behavioral Health Benefits)

### Online and Virtual Resources

**Virtual Visits:** available for EAP and Behavioral Health

- Schedule a visit with a psychiatrist or therapist using secure video-conferencing

**Talkspace online therapy:** available for all members with behavioral health benefits

- Download the Talkspace app on your mobile device or computer through [Here4TN.com](https://www.here4tn.com)
- Communicate safely and securely with a therapist from your phone or desktop
- Message a licensed therapist 24/7 – includes text, audio or video messages within the secure app

**Sanvello:** On-demand help with stress, anxiety and depression – anytime

- Download the Sanvello app on your mobile device or computer through [Here4TN.com](https://www.here4tn.com)
- The premium version of the app is available free to all with behavioral health benefits. Register using your behavioral health ID card.
- Members with EAP only benefits have access to the free, standard version of the app
- Clinical tools and techniques to help manage the symptoms of stress, anxiety and depression

**EAP services:** Master's level specialists are available around the clock to assist with stress, legal, financial, mediation and work/life services.

- Preauthorization is required to utilize your Employee Assistance Program. Simply call 855.437.3486 or go to [Here4TN.com](https://www.here4tn.com) to obtain your preauthorization. If you prefer to access services over the phone, telephonic counseling is available as well as face-to-face appointments. **Call 855-Here4TN (855-437-3486) for more information.**

### EAP Eligibility

**State and Higher Education Employees:** EAP services are available to all benefits-eligible employees and their eligible family members, even if they are not enrolled in medical insurance.

- **Note** – The five EAP visits per year, per issue are per individual. Members are ineligible for EAP visits while they are currently receiving Behavioral Health services.

**Local Education, Local Government, COBRA and Retirees:** EAP services are available to those who are enrolled in medical insurance. Dependents are eligible even if they are not enrolled in medical insurance.

- **Note** – The five EAP visits per year, per issue are per individual. Members are ineligible for EAP visits while they are currently receiving Behavioral Health services.

### Physical Well-Being Resources

**MyActiveHealth:** available to all state employees (even if you are not enrolled in the health plan) and enrolled health plan members

- Access to health education topics, activity trackers for sleep and exercise as well as other tools to keep your physical health on track
- Log on to [www.myactivehealth.com/wellnesstn](https://www.myactivehealth.com/wellnesstn) to get started

**Working for a Healthier Tennessee (WFHT)** pulled together links to home workouts (yoga, cardio, body weight training, etc.)

- Microworkouts <https://darebee.com/pdf/fitness/microworkouts.pdf>

- Indoor Cardio <https://darebee.com/workouts/indoor-cardio-workout>
- Popsugar Fitness <https://www.youtube.com/user/popsugartvfit>
- Yoga with Adrienne <https://www.youtube.com/user/yogawithadriene>
- Quiet Apartment Cardio [https://www.youtube.com/watch?v=gke\\_wunq7Ng](https://www.youtube.com/watch?v=gke_wunq7Ng)
- Lululemon at-home workouts <http://bit.ly/2TWiTAr>

## **COVID-19 Benefits Frequently Asked Questions (FAQs)**

- 1. What should I do if I think I might have the COVID-19 virus? Should I go to the emergency room?**
  - Not everyone needs to be tested for COVID-19. Talk to your doctor, or other healthcare provider, about your need for a test.
  - Additional resources:
    - The Tennessee Department of Health - [www.tn.gov/health/cedep/ncov.html](http://www.tn.gov/health/cedep/ncov.html)
    - CDC - [www.cdc.gov/coronavirus/2019-ncov/index.html](http://www.cdc.gov/coronavirus/2019-ncov/index.html).
  - Generally speaking, people should seek care if they experience a high fever, significant cough and shortness of breath or fatigue.
- 2. What exactly is covered?**
  - Members won't have to pay a copay, coinsurance or any money toward their deductible for in-network COVID-19 tests and in-network visits in a provider's office, urgent care, convenience clinic, emergency room and by Telehealth. For Telehealth, from March 17 through May 31, members won't pay for any Telehealth visits through carrier-sponsored Telehealth programs, (Cigna: MDLive/AmWell and BlueCross BlueShield: Physician Now) even if the visit is for something other than COVID-19. **Cigna is delayed in implementing the cost share waiver so Cigna members may have to pay up front for Telehealth services and then request a refund from Cigna.**
- 3. What will my Explanation of Benefits (EOB) show?**
  - We are working closely with our carriers so that your EOB shows that you do not owe member cost share for in-network COVID-19 tests and in-network outpatient visits that lead to a test. However, if your EOB shows you owe a cost share, please contact either BlueCross BlueShield or Cigna, by calling the number on the back of your ID card for help.
- 4. What if I pre-paid at the doctor's office or hospital, will I get that money back?**
  - If it is an eligible in-network COVID-19 charge, you can get your money back. Once you have your EOB, you can contact the provider or hospital and request a refund, or you can call BlueCross BlueShield or Cigna at the number on the back of your ID card and ask for help.
- 5. What if I go to the emergency room for a test and then I am hospitalized? What will I have to pay for?**
  - The State Group Insurance Program is waiving cost sharing for in-network COVID-19 testing and in-network outpatient visits associated with these tests. The benefit does not include waiving

member cost-sharing for subsequent treatment associated with COVID-19, which would fall under the current benefit cost-sharing based on the health plan you are enrolled in. So, members will only have to pay their share for the hospitalization and other inpatient services. Generally, these services require you to pay a deductible and coinsurance amount based on the health plan you are enrolled in.

**6. I'm in the CDHP, will I have to pay for a test? Do I have to pay my deductible first?**

- If the eligible COVID-19 testing is in-network, then no, you would not have to pay anything toward your deductible for testing and in-network outpatient visits associated with the test.

**7. Does this apply for all health plan members, in all networks, BlueCross BlueShield Network S, Cigna LocalPlus and Cigna OAP?**

- Yes, it applies to all members and retirees in all plans and in all networks.

**8. What if I use Telehealth?**

- Telehealth visits through carrier-sponsored Telehealth programs, (Cigna: MDLive/AmWell and BlueCross BlueShield: Physician Now) are available for members and require NO payment for the visit at the time of service if the visit occurs between March 17 – May 31. **Cigna is delayed in implementing the cost share waiver so Cigna members may have to pay up front for Telehealth services and then request a refund from Cigna.** If you have questions, call BlueCross BlueShield or Cigna at the number on the back of your ID card and ask for help.

**9. What if I get a bill saying I owe money for a COVID-19 test? What do I do?**

- If you get a bill for a test or a visit, wait until you have your Explanation of Benefits (EOB). If the EOB shows you owe money then call BlueCross BlueShield or Cigna at the number on the back of your card and ask for help. If the EOB shows you do not owe money for the test, then contact your provider to request a bill correction.

**10. What if I get a test and it's negative, and then I need to go and get another test? Is the second test covered?**

- Yes, member cost share for all in-network COVID-19 testing and in-network outpatient visits associated with these tests is waived even if you require an additional test.

**11. When will these COVID-19 benefits take effect?**

- This benefit takes effect immediately and could also include prior claims, which meet these requirements.

**12. How long will these COVID-19 benefits last?**

- The cost waiver for carrier-sponsored Telehealth program benefits goes through May 31, 2020. There is no specific end date at this time for the other COVID-19 benefits. Benefit updates will be provided as decisions are made.