

Clarification on COVID-19 Member Cost Sharing for BlueCross Medicare Advantage Members

To clear up confusion around copays and what is waived as it relates to COVID-19, here is additional information along with some FAQs. Agents can check out the BlueCross BlueShield of South Carolina blog and dedicated COVID-19 section of our website: <http://bcbs.sc/COVID-19>. Members who have questions about their coverage should call the number on the back of their member ID card.

UPDATE: BlueCross to Waive Cost-Sharing for In-Network COVID-19 Treatment: BlueCross will waive all out-of-pocket costs related to in-network COVID-19 medical treatment for members, through June 1.

TELEHEALTH – Blue CareOnDemand and Doctors Care Anywhere

UPDATE: Effective March 31, 2020, BlueCross BlueShield of South Carolina Medicare Advantage members have an additional telehealth option available to them. Members can now have a live video visit at no cost to them with a Doctors Care provider using Doctors Care Anywhere, available via <https://doctorscare.com/anywhere/> or by downloading the app from the App Store or Google Play. BlueCross has also created webpages for where members can go to access telehealth. For BlueCross members, this information can be found [here](#).

Q: Is BlueCross BlueShield of South Carolina offering an expansion of its telehealth policies?

A: Yes, BlueCross has expanded its telehealth policy effective March 17 for the next 30 days.

- BlueCross' telehealth service, **Blue CareOnDemandSM**: BlueCross is temporarily waiving the member visit cost when the coupon code **COVID19** is used. The coupon code can apply to all covered Blue CareOnDemand services found in the BlueCross Total PPO Evidence of Coverage (EOC) such as: primary care visits; cold and flu symptoms; bronchitis and other respiratory infections; sinus infections; pinkeye; ear infections; allergies; migraines; rashes and other skin irritations; and urinary tract infections. The coupon code is not only for COVID-19.

Q: Should Blue CareOnDemand be used to diagnose COVID-19?

A: Telehealth services cannot diagnosis someone with COVID-19. Telehealth doctors can triage and help route people to the best local site that can assist with potential COVID-19 testing.

Q: When should Blue CareOnDemand be used?

A: Blue CareOnDemand is best for those who have non-COVID-19 symptoms and prefer to avoid in-person contact in a waiting room. Members can use the coupon code COVID19 for a visit at no cost to them.

Q: How can Blue CareOnDemand be accessed?

A: By visiting www.BlueCareOnDemandSC.com or downloading the Blue CareOnDemand app from the App Store or Google Play.

Q: How long is the wait for a Blue CareOnDemand visit?

A: Current wait times are averaging 90 minutes. We suggest avoiding peak times in the middle of the day. We also encourage the selection of the first available provider, rather than choosing a specific provider, to lessen your wait time.

Q: What are the best times for patients to access Blue CareOnDemand?

A: The longest wait times currently are between 9 a.m. and 3 p.m. We suggest avoiding these times.

Q: How can a member call Blue CareOnDemand?

A: The phone number for Blue CareOnDemand is 877-337-6622.

Q: Is BlueCross BlueShield of South Carolina offering a means to waive the fees associated with Blue CareOnDemand?

A: Yes, BlueCross is temporarily waiving the visit cost for a member when the coupon code **COVID19** is used.

Q: Which services can be used with the coupon code?

A: The coupon code can apply to all covered telehealth services found in the BlueCross Total PPO EOC, such as: primary care visits; cold and flu symptoms; bronchitis and other respiratory infections; sinus infections; pinkeye; ear infections; allergies; migraines; rashes and other skin irritations; and urinary tract infections. The coupon code is not just for COVID-19.

Q: How can someone use the coupon code?

A: They must have a registered account with Blue CareOnDemand and provide the code COVID19.

Q: What is the cost when someone uses the coupon code?

A: All visit costs will be waived.

Q: Is there a limit to the number of times the coupon code can be used?

A: No. We have set an expiration date of April 30, 2020, but we will reevaluate this date in a few weeks.

Q: How does the virtual visit benefit impact our members not using Blue CareOnDemand but rather another platform for communicating with their own doctor?

A: Separately from Blue CareOnDemand, BlueCross BlueShield of South Carolina is now covering virtual visits that members may have with their own provider **located in South Carolina**. This means a provider will now be reimbursed by BlueCross the same way he or she would for an in-person visit. This does not mean these visits are free. BlueCross will charge the same member cost share as it would for an in-person visit.

Q: If a member cannot get in to see his or her regular doctor, can Blue CareOnDemand prescribe normal maintenance medications?

A: BlueCross recommends our members call their regular doctor to ask for a “bridge dose” of any needed medication. If this is not possible, Blue CareOnDemand providers may prescribe a limited bridge dose to allow more time for the member to get in touch with his or her regular doctor.

Q: Is BlueCross covering any other telephone or telehealth services for Medicare Advantage members?

A: Yes, but copays for additional telephone and telehealth services for our members will be waived **ONLY** if they are related to diagnosing COVID-19. These include:

- Telehealth services for monthly ESRD-related visits for home dialysis members in a hospital-based or critical access hospital-based renal dialysis center, renal dialysis facility or the member’s home.
- Brief virtual (for example, via telephone or video chat) five- to 10-minute check-ins with your doctor — if you are an established patient and the virtual check-in is not related to an office visit within the previous seven days, nor leads to an office visit within the next 24 hours or soonest available appointment.
- Remote evaluation of prerecorded video and/or images you send to your doctor, including your doctor’s interpretation and follow-up within 24 hours — if you are an established patient and the remote evaluation is not related to an office visit within the previous seven days, nor leads to an office visit within the next 24 hours or soonest available appointment.
- Consultation your doctor has with other physicians via telephone, internet or electronic health record assessment — if you are an established patient.

All other COVID-19 related plan updates

In addition to expanding virtual access to health care providers, BlueCross has taken these steps to help our members:

- **Waive Prior Authorizations.** BlueCross will waive prior authorizations for diagnostic tests and for covered services that are medically necessary and consistent with guidance from the U.S. Centers for Disease Control and Prevention* (CDC) for members diagnosed with COVID-19. We will make dedicated clinical staff available to address inquiries related to medical services, ensuring timeliness of responses related to COVID-19.

- **100 Percent Coverage on Testing.** BlueCross will cover medically necessary diagnostic tests that are consistent with CDC guidance related to COVID-19 at no cost share to the member where such testing is not covered as part of the Public Health Service response. We will ensure patient testing and any subsequently needed care are done in close coordination with federal, state and public health authorities. There is no limit on the number of times a member can get the test.

- **Increased Access to Medications.** BlueCross will increase access to prescription medications by encouraging members to use their 90-day mail order benefit. We will also ensure formulary flexibility if there are shortages or access issues. Patients will not be liable for additional charges that stem from obtaining a non-preferred medication if the preferred medication is not available due to shortage or access issues.

It is important to understand that the waiver on cost sharing is solely for the COVID-19 test and not the associated physician office visit and other services. These services will still be subject to office copay, deductible and coinsurance.

*The U.S. Centers for Disease Control and Prevention is an independent agency that provides health information you may find useful.