

# Care and coverage for COVID-19

## Federal mandates and Empire's recommendations for you

The situation surrounding COVID-19 continues to change and evolve. But we want to remind you that we're here to guide you as you make decisions on how to best support your employees and their covered dependents. Below, you'll see details on what's required under the federal mandate for coverage related to COVID-19, along with our recommendations for providing access to care while promoting social distancing and promoting overall public health safety.<sup>1</sup>

Federal mandate requirements <sup>2</sup>		Effective 3/18/2020 and ending when the National Emergency is over.
<b>Lab tests related to COVID-19</b>		
In network	Waive copay, coinsurance, deductible for the diagnostic test related to COVID-19.	
Out of network	Waive copay, coinsurance, deductible for the diagnostic test related to COVID-19. Pay up to network allowance and negotiate up to provider's posted amount.	
<b>Office, ER, urgent care and telehealth visits related to COVID-19 testing</b>		
In network	Waive copay, coinsurance, deductible for the medical visit/ER/urgent care and telehealth that leads to the diagnostic test related to COVID-19.	
Out of network	Waive copay, coinsurance, deductible for the medical visit/ER/urgent care and telehealth that leads to the diagnostic test related to COVID-19. Pay up to network allowance.	

Empire recommendations		Effective 3/17/2020 for 90 days and ending on 6/14/2020.
<b>Telehealth</b>		
LiveHealth Online <sup>3</sup>	Waive copay, coinsurance, deductible for <b>all covered services</b> appropriate for telehealth for 90-days, through Live Health Online.	
In and out of network	Waive copay, coinsurance, deductible for <b>all covered services</b> appropriate for telehealth for 90-days.	
<b>Telephone calls</b>		
In network	Add coverage for telephone calls. Waive copay, coinsurance, deductible for <b>all covered services</b> appropriate for telephonic visits for 90-days. <i>NOTE:</i> Not a standard benefit.	
<b>Pharmacy</b>		
Empire is relaxing early prescription refill limits for members who wish to receive a 30-day supply of most maintenance medications, where permitted. Additionally, we continue to encourage health plan members with a pharmacy plan, that includes a 90-day benefit, to ask their doctor if switching from a 30-day supply to a 90-day supply of any medications they take on a regular basis might work for them. Members filling 90-day prescriptions can obtain their medications through our home delivery pharmacy and, in some circumstances, select retail pharmacies. Members can call the pharmacy services number on the back of their member ID card to learn more.		



### Talk with us

Your Empire representative is available to talk about the federal mandate and our recommendations.<sup>4</sup>

<sup>1</sup> Treatment for COVID-19 will apply regular cost shares.

<sup>2</sup> These requirements apply to PPO, HMO, EPO, and HDHP/HSA plans.

<sup>3</sup> Only applicable if your plan includes LiveHealth Online benefits.

<sup>4</sup> Empire will move forward with implementing the federal mandate and our recommendations for your plans unless you direct otherwise prior to April 7, 2020.

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