

Member FAQ

[Español](#)

We Answer Your COVID-19 Questions (4/10/2020)

BlueCross is here for you during this unusual time. It doesn't feel good, but together we'll get through this.

Our members are our priority, and we're here to answer your questions. We've heard from many across Tennessee and across the country, and we're sharing these topics to help all of our members.

If we haven't answered one of your questions here, please [sign in](#) to your bcbst.com account and chat with us, or [call the Member Service number](#) on the back of your member ID card. We're here for you.

Your Benefits

Q. I'm concerned about going into a doctor's office. Can I have an appointment on the phone or video chat instead?

Yes, if your provider offers this service. We'll cover telehealth visits with providers in our networks who offer this service until at least June 30, 2020. This includes visits with your primary care physician, specialists, behavioral health providers, ABA providers, and physical, speech and occupational therapists. This visit will cost the same as a face-to-face visit with your provider, so any copay or cost-share you would normally have will still apply.

Q. How do I find a doctor who does telehealth?

We recommend calling your regular provider to see if they offer this service. Many are offering telehealth to help keep their patients at home as much as possible.

Q. Will my plan cover the COVID-19 test?

Yes. We'll cover and waive member costs for the FDA-approved test, as well as those currently pending FDA approval, if your doctor recommends it. We're also waiving member copays and deductibles for the visit to your provider, urgent care center or emergency room related to the test, as long as the provider is in your network.

Q. Will my plan cover other tests, like flu or strep, that my doctor does before a COVID-19 test?

Yes. We'll cover testing for flu and strep under your usual benefit and cost-share. Many providers are performing these tests prior to COVID-19 testing.

Q. Once a COVID-19 vaccine is available, will my health plan cover it?

Yes. We'll cover vaccines developed and approved to treat COVID-19 when they're available. The cost for our members will be based on their plan.

Q. Will my health plan cover treatment of COVID-19?

Yes. If you're diagnosed with COVID-19, we'll cover any relevant treatment your provider recommends. We'll also waive your costs for COVID-19 treatment at in-network facilities and with in-network providers through May 31, 2020. That means you won't pay anything for recommended treatment with providers in our network. This applies to our members in fully insured groups, individual, Medicare and BlueCare Tennessee plans. If your employer pays your claims, also called a self-funded group, they've been extended the option to waive cost-sharing for their members. If you use a provider who's not in our network, we'll cover treatment under your usual benefits. That means those providers may bill you for the balance owed.

Q. Will I have to get a preauthorization for testing or treatment of COVID-19?

No. Providers have certain claims codes for testing and treatment related to COVID-19.

Q. Will my health plan cover medical supplies such as masks, gloves and disinfectant?

No. We don't cover these supplies under your health plan.

Q. My plan includes PhysicianNow. Can I use it to get care while avoiding possible transmission from the doctor's office?

Yes. We encourage you to use your [PhysicianNow Powered by MDLive®](#) telehealth benefit to stay home as much as possible. Many of our members who have this service can use it and not have a copay from now through at least June 30, for any of the conditions they normally help with. PhysicianNow currently has more demand than usual, so we recommend scheduling an appointment for a time that works best for you. They'll call you back at your scheduled time for your appointment.

Q. Will you allow for early refills so I don't have to make multiple trips to the pharmacy and risk exposure?

Yes. If your pharmacy benefits are covered through BlueCross, we're allowing early refills on most medications, and we're encouraging 90-day fills for chronic medications. Your plan may also have mail-order benefits if you don't want to go out to a pharmacy to get your medications.

Some medications such as controlled substances and certain specialty drugs aren't included in this.

Your Health

Q. I'm not sure which symptoms to look for. Where can I find them?

The CDC has a coronavirus self-checker on its [website](#) that helps you quickly understand which symptoms to watch out for and how to get help.

Q. I'm experiencing COVID-19 symptoms – fever, cough or trouble breathing – and fear I've been exposed. What do I do?

The first step is to stay home and separate yourself from other people or animals as much as possible. That'll help keep germs from spreading until you can get advice from a doctor.

Next, call your provider's office and tell them your symptoms. If they think you need to be tested, they can give you instructions for where to go and what to do. That'll help keep down the risk of others' getting sick. If you don't have a regular doctor, you can call your local health department.

Q. I've been exposed to someone with COVID-19 but don't have any symptoms. What should I do?

Since you're not having symptoms but you think you've been exposed, please stay home and call your doctor about next steps. If they think you need to be tested, they can give you instructions on where to go and what to do.

Q. I have COVID-19 symptoms but don't know if I've been exposed. What should I do?

The first step is to stay home and separate yourself from other people or animals as much as possible. That'll help keep germs from spreading until you can get advice from a doctor.

We recommend you call your provider's office and tell them your symptoms. If they think you need to be tested, they can give you instructions on where to go and what to do. That'll help keep down the risk of others' getting sick. If you don't have a regular doctor, you can call your local health department.

Q. Where can I get tested for COVID-19?

Right now, general testing isn't open for everyone. Health care professionals have screening questions and often will perform other tests, such as flu or strep, to rule those out first. Then they'll order that someone get tested. We recommend you call your provider or county health department for a list of FDA-approved COVID-19 testing locations. It's better for you to stay home and call them rather than visit their office, to prevent exposure to others. Many testing sites will require your provider to have ordered a test for you, so be sure to call them first.

Q. Can I get tested, even if I don't have symptoms, if I think I might have been exposed?

Your provider is your best source for advice on whether you should be tested. The [Tennessee Department of Health](#), the [Centers for Disease Control and Prevention](#), and the [World Health Organization](#) have recommendations on their websites; but they may change as more news becomes available.

Q. I had symptoms, but they've gone away. When is it safe to leave my isolation room at home?

A good rule to follow from the CDC is once your fever has been gone for 72 hours, your other symptoms have improved and it's been a minimum of seven days since you started feeling sick. However, you'll still want to isolate at home for at least two weeks.

Q. It's time for my six-month dental cleaning. Should I go?

Many dentists are available only for dental emergencies right now, often because of executive order. Call your dentist's office to reschedule your appointment.

Q. It's time for annual eye exam. Should I go?

Many eye care providers are open only for emergencies right now. Call your provider's office to reschedule your appointment. If you do keep your appointment, please reschedule it if you have any symptoms of illness, especially those of COVID-19.

Protecting Yourself and Others

Q. I've traveled to an area where COVID-19 has community spread. Do I need to be quarantined?

Yes. The CDC recommends a 14-day home quarantine for anyone who may have been exposed. If you develop symptoms, call your provider about where to go for care. If you have symptoms like a high fever

and shortness of breath, go to the ER.

Q. What can I do to protect myself and family?

Social distancing is the best way to protect yourself. That means staying home other than for necessary groceries or medicine.

Wash your hands with soap and water frequently, especially if you're out of your home. Hand sanitizer can help when soap and water are unavailable.

Clean all frequently touched surfaces in your home, car and workspace, if you're still going in to work.

Cover your coughs and sneezes, and immediately throw away the used tissues.

If someone in your house is sick or has symptoms, have them self-isolate away from others in the house. Call their provider for instructions on what to do next.

COVID-19 and Fraud

Unfortunately, some people are using the threat of coronavirus to defraud others, especially our senior population.

Q. I've gotten a phone call asking for my BlueCross subscriber ID and bank account information for medicine to prevent or cure COVID-19. Is this a scam?

Yes. We will never call you to ask for your subscriber ID. Additionally, most financial companies will not ask you for your account numbers. The only way to potentially prevent coronavirus and COVID-19 is social distancing. There's no medicine to prevent or cure it.

Q. Someone came to my door to sell testing and preventive medicine for coronavirus. Is this a scam?

Yes. This is a scammer trying to take advantage of people. Testing is done at approved sites with doctor's orders, and there's no medicine to prevent or cure the virus and illness currently.

Q. I got an email offering testing and a cure for COVID-19. Is this a scam?

Yes. This is a scam where someone is trying to take advantage of people. These emails could have links that download malware to infect your computer when clicked on. Please do not click on any links, respond to or forward these emails.

Q. I've seen ads for wellness products that say they can fight coronavirus. Are these a scam?

Yes. There are currently no treatments to prevent or cure coronavirus or COVID-19. Any wellness products you see advertised for these purposes are fraudulent.

Q. I've seen people selling at-home or self-test COVID-19 testing kits. Are these a scam?

Yes. The FDA has not approved any COVID-19 test that's available for purchase for testing yourself at home. Only tests available at designated testing sites are approved for COVID-19 testing.

Moms and Babies

Q. Does pregnancy increase the risk of being infected with the virus?

There's not a lot of data on this just yet; but so far, there's no evidence that healthy pregnant women are any more susceptible to COVID-19 than the average healthy adult is. Women with higher-risk pregnancies may be more at risk, but there's not enough data to know for sure.

However, looking at past viruses, like the flu and SARS, the Centers for Disease Control and Prevention warns that pregnant women who contract COVID-19 could be more likely to have severe respiratory problems, like pneumonia. This is because pregnant women already have increased heart rates and diminished lung capacity.

Q. Can the virus be transmitted to the fetus?

According to the Centers for Disease Control and Prevention, you may have a higher risk of miscarriage or premature delivery if you contract COVID-19.

It's not clear yet whether cases of newborns with COVID-19 are born infected, or are becoming infected after birth. It's likely that if you're infected with COVID-19, your baby will be placed in isolation after birth to prevent the disease from passing from you to them.

Q. Is the virus passed through breast milk?

There's not enough data to confirm whether breast milk from an infected mother poses a direct threat. However, the CDC recommends caution when breastfeeding your newborn. Your delivery nurses will be the best resource for deciding how you'll handle feeding and/or pumping breast milk.

Be prepared as the hospital may transfer your baby to another room and ask you to pump breast milk instead, if you have COVID-19. If you and your medical team decide breastfeeding directly is the best option for you, it's extremely important that you wash your hands just before breastfeeding, and often throughout the day. You'll need to wear a mask to protect your baby. Because we're still learning about this situation, the recommendations of the CDC are subject to change.

Q. I'm worried about going to the hospital for my baby's birth because of COVID-19. Can I have a home birth?

Some BlueCross members may have benefits for a home birth with a certified nurse midwife. Home births are recommended only for low-risk pregnancies, and you must have a detailed birthing plan that includes a hospital and doctor, in case of complications. If you're unsure if your plan covers home births, call us at the Member Services number on the back of your Member ID card.

It's important to note that licensed and accredited hospitals and birth centers are still safe places to deliver your baby. If you've already chosen your delivery provider, talk with them about your concerns to ensure you're making the right birth choice for you and your family.

Q. Is it OK to take my NICU baby out in public?

No. Even under normal circumstances, NICU babies are at higher risk of getting sick because of their compromised immune systems. The NICU generally recommends that you not take babies in public for at least 3 months. This includes church and grocery stores. With the COVID-19 health risk, taking your baby out in public is even more risky. The best advice is to keep your baby at home and protect them from exposure to all possible viruses, including COVID-19.

Q. I'm worried about finding basics like bottled water for mixing formula and formula. What can I do?

Unfortunately, finding bottled water may be difficult in several areas, since shopping centers have been hit with high demand in the past few weeks. Luckily, the CDC has instructions for how to make regular tap

water safer to drink. Check out their detailed instructions here:

<https://www.cdc.gov/healthywater/emergency/drinking/making-water-safe.html>.

Q. What temperature is considered a fever?

In a newborn, a fever of 100.4° F is considered high enough to seek medical treatment in the first two months of your child's life. As always, double-check the environment to make sure your baby's temperature is accurate. Wearing extra warm clothes or being bundled in blankets, as well as being in a very warm room or in a hot car, could make their temperature reading higher.

If you're worried about your baby's temperature, your safest bet is always to call your pediatrician for advice on next steps.

Q. I can't find hand sanitizer. What do I do?

We understand the shortage of hand sanitizer is concerning many people, but try not to worry. Washing your hands with soap and warm water for at least 20 seconds is actually the best way to kill COVID-19 germs. Hand sanitizer should be used only when access to soap and water is limited, but it's not a good replacement for handwashing.

BlueCross Working for You

Q. Will BlueCross shut down with government requests for closures?

No. We're considered essential, so we'll remain open. However, we have taken steps in the last month to help keep our employees well while ensuring our members see no lapse in service. Weeks ago, we transitioned many of our customer service, claims and billing employees to work from home. Since March 16, 2020, the majority of our workforce has been working full time from their homes to allow them to practice social distancing. We've not experience any reduction in service to you, nor do we expect any.

Q. Have you done anything for people in the state who might not have BlueCross?

Yes. Our Foundation donated \$3.25 million to food banks throughout Tennessee to help local organizations fight hunger. As this pandemic continues, more people are facing uncertainty about providing food for their families. This donation is our way of helping local organizations meet this need. These organizations can provide up to four meals for every dollar received.

Respondemos sus preguntas de COVID-19, 3 de abril de 2020

BlueCross está aquí para servirle durante este periodo inusual. No es nada bueno, pero juntos lo superaremos.

Nuestra prioridad son nuestros miembros y estamos aquí para responder a sus preguntas. Muchas personas de todo Tennessee y del país se han comunicado con nosotros y ahora compartimos esta información para ayudar a todos nuestros miembros.

Si aquí no encuentra la respuesta a alguna de sus preguntas, [inicie sesión](#) en su cuenta de bcbst.com y chatee con nosotros o [llame al número de Servicios al Miembro](#) que figura al reverso de su tarjeta de identificación de miembro. Estamos aquí para servirle.

Sus beneficios