

March 9, 2020

Independence Administrators responds to COVID-19 (Coronavirus)

Dear Valued Customer,

Independence Administrators is closely monitoring the situation with the respiratory illness caused by the new COVID-19 virus (Coronavirus). We are committed to making sure that our plan members can receive appropriate testing and treatment for this virus if needed.

Below are enhancements we are making to our plans to improve access for plan members. Since your benefits program is self-funded, you have the option to opt-out of these enhancements.

If you wish to opt-out, please have one of your group's authorized representatives reach out to your account executive by Friday, March 13.

Testing will be covered. During this public health crisis, Independence Administrators will cover as a preventive service and waive cost-sharing (such as co-pays and coinsurance) for the COVID-19 test when performed at a hospital or an approved laboratory.

Telemedicine is available. To help reduce potential exposure, Independence Administrators is encouraging plan members to use telemedicine services by waiving cost-sharing on these visits for the next 90 days.

Treatment will be covered. At this time, there is no specific antiviral treatment or vaccine for COVID-19. Plan members should receive care from their doctor to help relieve symptoms as they would other viral respiratory infections. Independence Administrators continues to cover medically necessary health care costs to treat infectious diseases, including COVID-19, based on the terms of the plan member's health benefits plan.

Prescriptions can be filled. Independence Administrators has lifted prescription refill restrictions on maintenance medications, such as the "refill too soon" limit, for members in states that have declared a state of emergency because of the virus. We are carefully monitoring COVID-19 developments and will make adjustments to policies as appropriate. We recommend that plan members call the Pharmacy Services number on their ID cards as needed if they require additional medication

refills due to a potential quarantine situation.

As part of our business-continuity planning, many of our associates began working from home last week to “stress-test” our technology. Due to the success of this pilot, we have decided, in an abundance of caution and to alleviate concern about the potential spread of infection, to reduce the density of associates in the building and extend the offer to work-from-home to additional areas of the company, beginning tomorrow, March 10. We are confident in our ability to maintain claims payment timeliness and call centers readiness during these changes.

For more information regarding COVID-19 symptoms, preventive actions plan members can take, and additional resources, like the CDC’s interim guide for businesses and employers and answers to frequently asked questions, please visit [cdc.gov](https://www.cdc.gov). We will continue to evaluate member needs as the situation changes. Our plan members who have opted in to Wire messaging will receive direct communication about COVID-19.

Sincerely,

Sally Schufreider
Director of Account Management

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1900 Market Street | Philadelphia, PA 19103

Mailing Address:
c/o Processing Center | P.O. Box 21974 | Eagan, MN 55121

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