

Coronavirus Disease 2019 (COVID-19) Frequently Asked Questions

Background: Optima Health is closely monitoring the spread of the coronavirus (COVID-19) in the United States and its presence in Virginia. We have enacted our robust emergency management protocols and our dedicated team is on standby to monitor and follow COVID-19 closely in Virginia and North Carolina.

1. What is the novel coronavirus (COVID-19)?

According to the Centers for Disease Control and Prevention (CDC), the novel coronavirus is a new coronavirus that has not been previously identified. COVID-19 symptoms include mild to severe respiratory illness with fever, cough, and difficulty breathing.

2. Is there anything I can do to prevent the spread of the virus?

The best way to prevent the illness is to avoid exposure:

- Wash your hands often with soap and water for at least 20 seconds.
- If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol.
- Cover your cough and sneeze with a tissue, which you should discard in the trash.
- Stay home when you are sick.
- Use an approved telehealth option or see your doctor if you think you are ill.
- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth.
- Clean and disinfect frequently touched objects and surfaces.

3. What is Optima Health doing to help members manage testing and treatment?

Effective immediately, Optima Health is:

- waiving out-of-pocket member costs associated with COVID-19 diagnostic testing at any in-network lab locations for all commercial, Medicaid, or Medicare Advantage members
- offering free telehealth visits to members (i.e., no member copayments or cost share) through June 4, 2020 with our in-network care partners MDLIVE® and Sentara Medical Group (SMG)

4. What should I do if I think I or a family member is infected?

Currently, there is not a vaccine for COVID-19. If you are experiencing symptoms similar to a common cold or flu and think you have been exposed to COVID-19, please contact your primary care physician or our telehealth partner, MDLIVE, by signing in to your secure member portal or the Optima Health mobile app.

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5. What will Optima Health cover as COVID-19 continues to spread?

In order to help remove barriers to care and provide safe options for our members who may be concerned about their health based on their symptoms and travel history, Optima Health will cover the following in full:

- out-of-pocket member costs associated with COVID-19 diagnostic testing at any in-network lab locations for all commercial, Medicaid or Medicare Advantage members
- telehealth visits free to members (i.e., no member copayments or cost share) through June 4, 2020 with our in-network care partners MDLIVE and SMG

If a member chooses an out-of-network provider, the existing out-of-network benefits and costs will remain in place.

6. Does the handling of the COVID-19 virus screening affect my Health Savings Account (HSA) eligibility?

Optima Health is handling the COVID-19 testing as a preventive care for infectious diseases screening. The IRS Code provides a safe harbor that lets HSA-qualified high deductible health plans (HDHPs) waive deductibles for preventive care benefits without jeopardizing a participant's HSA-eligibility. Optima Health and its partners are actively working with the government on clarity of any potential impact to members' health plans and HSA eligibility.

7. Does Emergency Travel Assistance through Assist America have exclusions or limitations for services?

If you have emergency travel assistance and are hospitalized while traveling, Assist America will monitor your medical care; they will follow any local restrictions in place. At this time, Assist America does not have geographical limitations.

Transportation services will not be covered during pandemics. Local government restricts travel logistics for pandemics.

Optima Health recommends that covered members register to receive Assist Alerts prior to any planned travel. To receive the Assist Alerts members can sign up on at www.assistamerica.com.

8. Where can I get more information or updates about COVID-19?

For more information, please visit the CDC website at www.cdc.gov. You may also visit optimahealth.com/coronavirus for more information and additional updates.