NOTE: We encourage employees to take advantage of your $0 copay, HealthiestYou app for initial diagnosis and treatment.

Florida Blue Coronavirus Announcement

Summary

Florida Blue is making several adjustments to make it easier for members to get tested and treated for COVID-19 and increasing access to other health care services.

Details

To help members get needed care and treatment, Florida Blue is:

- **Waiving all costs related to medical testing for the virus for members who are part of our commercial insurance plans, including Affordable Care Act (ACA)/Individual and Medicare Advantage health plans.** Members should consult their health care provider if they are experiencing symptoms linked to the coronavirus, such as mild to severe respiratory symptoms, like a cough and difficulty breathing, and a fever. If testing is needed, Florida Blue supports the work of providers, the Florida Department of Health and the Centers for Disease Control and Prevention to ensure COVID-19 testing is available. The tests are provided at no cost by state and federal health authorities and may soon be available at other laboratories.

- **Providing access to necessary medications.** Florida Blue will increase access to prescription medications by waiving early medication refill limits on 30-day prescription maintenance medications (consistent with member's benefit plan) and/or encouraging members to use 90-day mail order benefit. Florida Blue will also ensure formulary flexibility if there are shortages or access issues. In the event of shortages or access issues, members will not be liable for the additional charges that stem from obtaining a non-preferred medication.

- **Offering counseling for members feeling stress related to coronavirus.** In partnership with New Directions Behavioral Health, members can talk to specially trained behavioral health counselors at no cost via a 24/7 toll-free help line at 833-848-1762.

- Pat Geraghty, president and CEO of Florida Blue, said the company will continue to monitor the impact of COVID-19 and make policy adjustments, as necessary. "As the impact of COVID-19 spreads, we want to ensure our members that we will do all we can to make health care treatment and services readily available," he said.

Members should take precautions to protect themselves from getting the virus, including frequently washing their hands with soap and water and avoiding people who are sick. (See more tips below.)

Florida Blue will have two free webinars about coronavirus. Click here to register for the March 10 session and here for March 19.

What You Should Know About the Virus

What is the Risk of Contracting COVID-19?

As of March 6, 2020: The risk of contracting COVID-19 in Florida is low, with four confirmed cases in Florida. Gov. Ron DeSantis declared a public health emergency this week after the first two cases.

Nationwide, there are about 260 cases and 14 deaths in the country as of March 6. Thirteen of the deaths have been in Washington state, including 12 at EvergreenHealth Medical Center in Kirkland. Since mid-December, there have been nearly 102,000 cases around the world, with about 80 percent of those in China where the virus began. (Click here for updates.)

Most of the people who contract COVID-19 recover in a matter of days, oftentimes at home, according to health officials. Symptoms can be more serious for the elderly and people with underlying health conditions. The overall death rate is about 3 percent.

What Are the Symptoms?

Patients typically have mild to severe respiratory symptoms, such as a cough and difficulty breathing, as well as a fever. As with other viruses, people who are elderly and/or have underlying health conditions are more at risk. Symptoms may appear two to 14 days after exposure.

How is the Virus Spread?

According to the CDC, the virus is mainly spread person-to-person, particularly when they are within six feet of each other. The primary way is when an infected person sneezes or coughs and their droplets land on a nearby person's mouth or nose or are inhaled into their lungs. Another way is when a person touches a surface where the virus is, then touching his or her own mouth, nose or eyes. Click here for more information on how the virus can be spread.

How Can You Protect Yourself and Your Family?

There is no vaccine to prevent infection for COVID-19. The best way to protect yourself is to avoid being exposed to the virus. Here are some prevention tips:

• Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom, before eating and after blowing your nose, coughing or

sneezing. Also, wash your hands when you touch things in public like elevator buttons, door knobs and office telephones.

- Avoid touching your eyes, nose and mouth with unwashed hands
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Avoid contact with people who are sick and stay home when you are sick.
- Surgical masks should be reserved for caregivers, health care personnel and people with symptoms and under suspicion for COVID-19. As of now, masks are not covered by Florida Blue health plans.
- Make sure you have enough nonperishable food for a week or so in case you get sick, just as you would if you had the flu.
- Follow government travel restrictions.

How Are Cases Tracked?

- As of March 6, 2020: The Florida Department of Health said 55 people have tested negative and 51 are awaiting results. There are more than 264 people who are being monitored by health officials. In total, 981 people have been monitored in the state. Click here for updated information on Florida cases.
- State labs in Jacksonville, Miami and Tampa can test for coronavirus, which allows for quicker results. Presumptive positive results are confirmed by the CDC, which typically takes about five days.
- Nationally, there have been 260 cases and 14 deaths. A public health emergency was declared by the federal government in late January. Worldwide, there have been nearly 102,000 and more than 3,400 deaths as of March 6. Nearly 66,000 patients have already recovered. Click here for the latest updates.

Background

In late December 2019, a new strain of coronavirus was linked to a live animal/seafood market in mainland China. Since then, about 102,000 people have been diagnosed worldwide with COVID-19 and more than 3,400 people have died.

About 80 percent of the cases and 88 percent of the deaths have occurred in mainland China, though the virus is continuing to spread to other countries around the world. Coronaviruses are a family of viruses that causes respiratory infections, like Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS). More than 8,000 people were diagnosed with SARS in 2003, with 774 people dying from the virus that originated in China. There were only eight SARS cases, but no deaths, in the United States.

Where Do Providers Get Updated Information?

The CDC takes the lead with providers. All providers are aware of the protocol when dealing with infectious diseases. They work directly with the CDC and local health officials. Florida Blue has no active role in that process. If there are any ordered quarantines or other actions required by Florida Blue, we take that direction from the CDC and local health officials.

Resources

Here are several websites that can be used to find the latest details:

- [Florida Department of Health updates](#)
- [Centers for Disease and Control Prevention updates](#)
- [World Health Organization updates](#)
- [World Health Organization Q-and-A](#)
- Travel [restrictions](#)
- Consistently updated [tracking map from Johns Hopkins University](#)