

Cases of COVID-19 have been reported in South Carolina and several other states. BlueCross BlueShield of South Carolina and BlueChoice HealthPlan continue to monitor all developments related to coronavirus disease 2019 (COVID-19). Our business and clinical leaders are in regular contact with state government and health officials on this issue.

As news evolves, our priority remains the same — to take care of our customers. We wanted to let you know how we are arming our members and your customers with tools to help slow the spread of COVID-19 through education and prevention. These BlueCross and BlueChoice® branded employer toolkits include FAQs, posters, flyers, an article, TV graphics, VRU messages and an email blast. To view or download any of these items, please use these links:

<http://bcbs.sc/COVID-19>

www.BlueChoiceSC.com/COVID-19

For your convenience, our COVID-19 FAQs included in the toolkit are also copied at the end of this email. These will help you address any questions you may get from your customers, including those about benefits coverage related to COVID-19. As always, customers with additional questions about their coverage may call the customer service number on the back of their ID cards.

For general information about COVID-19, the World Health Organization,* U.S. Centers for Disease Control and Prevention* and South Carolina Department of Health and Environmental Control* are trusted sources of information. We encourage you to visit their websites for the most current and correct information.

- <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>
- <https://www.cdc.gov/coronavirus/2019-ncov/index.html>
- <https://www.scdhec.gov/health/infectious-diseases/viruses/coronavirus-disease-2019-covid-19>

Finally, please know that we have business continuity plans in place to help us minimize any potential disruptions in our service to customers as this virus spreads. Should we need to adjust any of our business processes to meet the needs of our customers, we will keep you informed. For now and the foreseeable future, however, it is business as usual as we work diligently to serve all our business partners and customers.

**The World Health Organization, U.S. Centers for Disease Control and Prevention and South Carolina Department of Health and Environmental Control are independent organizations that offer health information you may find helpful.*

Coronavirus 2019 (COVID-19) Frequently Asked Questions

General COVID-19 Information

What is the new coronavirus disease 2019 (COVID-19)?

COVID-19 is a respiratory disease caused by a new coronavirus. Coronaviruses are a large family of viruses that may cause illness in people. The name of this new respiratory disease is coronavirus disease 2019, abbreviated as COVID-19.

What are the symptoms?

Symptoms of COVID-19 include fever, cough and shortness of breath. These symptoms may appear two to 14 days after exposure to the virus.

How dangerous is this virus?

According to the U.S. Centers for Disease Control and Prevention* (CDC), information so far suggests that most COVID-19 illness is mild. However, reported illnesses have ranged from mild symptoms to severe illness. Older people and people with underlying health conditions, such as heart disease, lung disease and diabetes, seem to be at greater risk of serious illness.

How is the virus passed from one person to another?

Someone who is actively sick with COVID-19 can spread the illness to others. The virus is thought to be spread from one person to another through respiratory droplets. These droplets are produced when someone with the illness coughs or sneezes. The droplets can be inhaled, land in the mouths or noses of people nearby and can persist for a short period of time on some surfaces. It generally takes prolonged and close (fewer than six feet away) contact to become infected.

How can I prevent the spread of the coronavirus or other respiratory viruses?

There are things you can do to prevent the spread of illness. According to the CDC, you should:

- 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. Studies show there is no added health benefit to using antibacterial soap compared to plain soap in a non-health care setting.
 - If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60 percent alcohol.
 - Always wash hands with soap and water if hands are visibly dirty.
- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose and mouth.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.

What should I do if I may have been exposed to or think I am sick with COVID-19?

If you develop a fever and symptoms of respiratory illness, such as a cough or difficulty breathing, or if you have been in close contact with a person sick with COVID-19, contact your doctor before you attempt to see anyone in person. You can tell your health care provider your symptoms and he or she can give you instructions on how to get your medical needs addressed while minimizing the risk of exposure to yourself and others.

There currently is no cure for this virus, so managing mild symptoms at home may be your best option to prevent further spread of the disease. Of course, should you have life-threatening symptoms such as trouble breathing, call 911 or go to your nearest emergency room. If possible, put on a face mask before seeking emergency medical care.

[COVID-19 Related Benefits Information for Members](#)

Is the coronavirus test covered under my insurance?

BlueCross will work with providers, state health officials and the CDC to make sure COVID-19 testing will be covered at no cost to the patient.

Are there any prior authorizations required for COVID-19 treatment?

BlueCross BlueShield of South Carolina will not require prior authorizations for treatment of COVID-19 related conditions. If a member is admitted into the hospital, the hospital will follow revised notification requirements.

Could my prescriptions be impacted? Can I buy more than my usual refill limit or get them filled early?

BlueCross is closely monitoring any potential medication access issues to make sure our members get the medications they need in a timely manner.

BlueCross members who have mail-order pharmacy benefits are encouraged to consider using them. For members who have concerns about running out of medications we recommend they first contact their doctor or pharmacist. Members can call the customer service number on the back of their ID cards for benefit-related questions.

**The U.S. Centers for Disease Control and Prevention is an independent organization that provides health information you may find useful.*



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