



COVID-19 information (March 26 update)

HealthKeepers, Inc. is closely monitoring COVID-19 developments how they will impact our Anthem HealthKeepers Plus members and our health care provider partners. Our clinical team is actively monitoring external queries and reports from the CDC to help us determine what action is necessary on our part.

Due to the financial hardship brought on by the COVID-19 pandemic, HealthKeepers, Inc. will **waive all cost shares** for Medallion and FAMIS members during this time. This applies not only to COVID-19 care, but also to care not related to COVID-19 testing and treatment.

To help address care providers' questions, we have developed the following frequently asked questions:

What is HealthKeepers, Inc. doing to prepare?

HealthKeepers, Inc. is committed to help provide increased access to care while eliminating costs to help alleviate the added stress on individuals, families and the nation's healthcare system.

These actions are intended to support the protective measures taken across the country to help prevent the spread of COVID-19 and are central to our commitment to remove barriers and support communities through this unprecedented time.

HealthKeepers, Inc. is committed to help our members gain timely access to care and services in a way that places the least burden on the healthcare system. Our actions should reduce barriers to seeing a doctor, getting tested and maintaining adherence to medications for long-term health issues.

COVID-19 testing and visits associated with COVID-19 testing

Tests samples may be obtained in many settings including a doctor's office, urgent care, ER or even drive-thru testing once available. While a test sample cannot be obtained through a telehealth visit, the telehealth provider can help you get to a provider who can do so.

Telehealth (video + audio):

Effective March 17, 2020, HealthKeepers, Inc. will waive member cost shares for telehealth visits, including visits for mental health or substance use disorders.

Cost sharing will be waived for members receiving virtual care through internet video and audio services.

Telephonic-only care

Effective March 19, 2020, HealthKeepers, Inc. will cover telephonic-only visits with in-network providers. Out-of-network coverage will be provided where required. This includes covered visits for mental health or substance use disorders and medical services. Cost shares will be waived for in-network providers only. Exceptions include chiropractic services and physical, occupational, and speech therapies. These services require face-to-face interaction and therefore are not appropriate for telephone-only consultations.

<https://mediproviders.anthem.com/va>

HealthKeepers, Inc. is an independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc. Anthem HealthKeepers Plus, offered by HealthKeepers, Inc., is a health plan that contracts with the Virginia Department of Medical Assistance Services to provide Commonwealth Coordinated Care Plus (CCC Plus) benefits to enrollees.

Frequently asked questions:

Will HealthKeepers, Inc. waive member cost shares For COVID-19 testing and visits associated with COVID-19 testing?

Due to the financial hardship brought on by the COVID-19 pandemic, HealthKeepers, Inc. will **waive all cost shares** for Medallion and FAMIS members during this time. This applies not only to COVID-19 care, but also to care not related to COVID-19 testing and treatment.

Tests samples may be obtained in many settings including a doctor's office, urgent care, ER or even drive-through testing once available. While a test sample cannot be obtained through a telehealth visit, the telehealth provider can connect members with testing.

What cost sharing is associated with telehealth are appropriate to provide via telehealth?

- Effective March 17, 2020, all cost sharing is waived for Medallion and FAMIS members.
- HealthKeepers, Inc. covers telehealth (i.e., video + audio) services for providers who have access to those platforms/capabilities.

Will HealthKeepers, Inc. cover telephone-only services in addition to telehealth via video + audio?

HealthKeepers, Inc. began providing coverage for telephone-only services on March 19, 2020, to reflect the concerns we have heard from providers about the need to support continuity of care for members during extended periods of social distancing. HealthKeepers, Inc. will cover telephone-only medical and behavioral health services from in-network providers and out-of-network providers when required by state law. HealthKeepers, Inc. will waive associated cost shares for in-network providers only except where a broader waiver is required by law.

Exceptions include chiropractic services, physical, occupational, and speech therapies. These services require face-to-face interaction and therefore are not appropriate for telephone-only consultations. Self-insured plan sponsors may opt out of this program.

What codes would be appropriate to consider for a telehealth visit with a patient who wants to receive health guidance related to COVID-19?

Based on standard coding guidelines from the AMA and HCPCS, HealthKeepers, Inc. will recognize telehealth modifiers 95 or GT that are appended with office visit codes 99201-99215, for reimbursement as a telehealth service. HealthKeepers, Inc. also recognizes, but does not require Place of Service (POS) code "02" for reporting telehealth services.

How is HealthKeepers, Inc. monitoring COVID-19?

HealthKeepers, Inc. is monitoring COVID-19 developments and what they mean for our associates and those we serve. We are fielding questions about the outbreak from our customers, members, providers and associates. Additionally, our clinical team is actively monitoring external queries and reports from the CDC to help us determine what action is necessary on our part to further support our stakeholders.

We have a business continuity plan for serious communicable disease outbreaks, inclusive of pandemics, and will be ready to deploy the plan if necessary.

Our enterprise-wide business continuity program includes recovery strategies for critical processes and supporting resources, automated 24/7 situational awareness monitoring for our footprint and critical support points, and the Virtual Command Center for Emergency Management command, control and communication.

In addition, HealthKeepers, Inc. has established a team of experts to monitor, assess and help facilitate timely mitigation and response where it has influence as appropriate for the evolving novel coronavirus threat.

Does HealthKeepers, Inc. have recommendations for reporting, testing and specimen collection?

The CDC updates these recommendations frequently as the situation and testing capabilities evolve. See the latest information from the CDC: <https://www.cdc.gov/coronavirus/2019-nCoV/hcp/clinical-criteria.html>.

What diagnosis codes would be appropriate to consider for a patient with known or suspected COVID-19?

The CDC has provided coding guidelines related to COVID-19: <https://www.cdc.gov/nchs/data/icd/ICD-10-CM-Official-Coding-Guidance-Interim-Advice-coronavirus-feb-20-2020.pdf>.

What member cost-shares will be waived for virtual care through internet video + audio or telephonic-only care?

HealthKeepers, Inc. will waive all member cost shares, including for telehealth (video + audio) visits. This includes visits for behavioral health.

Effective March 19, 2020, HealthKeepers, Inc. will also cover telephone-only medical and behavioral health services from in-network providers and out-of-network providers. HealthKeepers, Inc. will waive associated cost shares for in-network providers only except where a broader waiver is required by law.

Exceptions include chiropractic services, physical, occupational, and speech therapies. These services require face-to-face interaction and therefore are not appropriate for telephone-only consultations. Self-insured plan sponsors may opt out of this program.

Does HealthKeepers, Inc. require a prior authorization on the focused test used to diagnose COVID-19?

No, prior authorization is not required for diagnostic services related to COVID-19 testing.

In case of mass epidemic, how can you ensure that your contracted providers can still provide services?

We are committed to working with and supporting our contracted providers. Our benefits already state that if members do not have appropriate access to network doctors that we will authorize coverage for out-of-network doctors as medically necessary.

Are you aware of any limitations in coverage for treatment of an illness that is part of an epidemic?

Our standard health plan contracts do not have exclusions or limitations on coverage for services for the treatment of illnesses that result from an epidemic.

Does HealthKeepers, Inc. expect any slowdown with claim adjudication because of COVID-19?

We are not seeing any impacts to claims payment processing at this time.

What is the best way that providers can get information to members on alternative virtual care offerings?

The member-facing blog (<https://www.anthem.com/blog/member-news/how-to-protect>) is a great resource for members with questions and are being updated regularly.

Members also can call the 24/7 NurseLine at the number listed on their member ID card to speak with a registered nurse about health questions.