HealthSelect: HealthSelect



BlueCross BlueShield of Texas

ERS COVID-19 Frequently Asked Questions

The Employees Retirement System of Texas (ERS) is working with Blue Cross and Blue Shield of Texas (BCBSTX), state leadership and other state agencies to closely monitor the impact of COVID-19 (coronavirus). In order to help our participants and providers during this difficult time, we have made changes to the HealthSelectSM plans to provide more coverage for certain benefits, as well as expand access to virtual treatment options for COVID-19. There may be more changes made to your health plan in the future to help with benefits coverage, financial burden, safety and efficiency of providing care.

Please note: because this situation is changing quickly, changes to the HealthSelect plan can occur at any time, and this document will be updated to reflect any changes. To view the most current information, please access this document using the link provided instead of saving a copy of it.

Virtual Visits during COVID:

For COVID-19 related care, both medical and mental health Virtual Visits will be covered at no cost for all HealthSelect participants, including Consumer Directed HealthSelectSM, until the end of the public health emergency. For more COVID-19 information, visit the <u>COVID-19 and your HealthSelect Plan</u> page at <u>www.healthselectoftexas.com</u>.

Non-COVID-19-related medical and mental health Virtual Visits are covered at no cost to you if you are enrolled in HealthSelect of Texas[®], HealthSelectSM Out-of-State or HealthSelectSM Secondary. Consumer Directed HealthSelect participants must meet their annual deductible before medical and mental health Virtual Visits for non-COVID-19-related care are covered. After you meet your deductible, you will pay 20% coinsurance.

For information on Virtual Visits benefits, click here.

Is the COVID-19 vaccine covered under my health plan? How much will it cost?

All HealthSelect of Texas medical plans, including Consumer Directed HealthSelect, will cover the COVID-19 vaccine at no cost to you. This includes first, second and booster vaccines.

When should I get the COVID-19 vaccine?

All those 5 years and older can now get a COVID-19 vaccine in Texas. Check the <u>Texas Department of State</u> <u>Health Services COVID-19 page</u> for information. Your doctor or pharmacist can also answer questions about the COVID-19 vaccine and when you should get it.

Blue Cross and Blue Shield of Texas is the third-party administrator for HealthSelect of Texas [®] and Consumer Directed HealthSelectSM. Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Where should I get the COVID-19 vaccine?

HealthSelect participants can get the vaccine at their doctor's office, pharmacy and other locations. Call a BCBSTX Personal Health Assistant toll-free at **(800) 252-8039 (TTY:711)** Monday-Friday 7 a.m.-7 p.m. and Saturday 7 a.m.-3 p.m. CT to help locate an in-network health care provider near you. You can also find a vaccine provider by visiting the <u>Texas COVID-19 Vaccine Provider Locations map</u> or calling 2-1-1 in Texas.

Before making an appointment or heading to a pharmacy, you should visit the provider's website or call to ask about vaccine availability.

What should I bring with me to get my vaccine?

You should bring both your HealthSelect medical ID card and your Prescription Drug Plan card to your vaccine appointment. You may also be required to show your government issued ID card or drivers' license.

Where can I find more information about COVID-19 vaccines?

More information about COVID-19 vaccines is available from the <u>Texas Department of State Health Services</u> and the <u>Centers for Disease Control and Prevention</u>.

What options for care do participants have during this time?

COVID-related care:

- Virtual Visits providers can triage symptoms and direct you on what next steps to take, although a Virtual Visit doctor may not be able to order coronavirus testing at this time. HealthSelect participants (including Consumer Directed HealthSelect participants) have access to COVID-related medical and mental health Virtual Visits through <u>Doctor On Demand</u>[®] and <u>MDLIVE</u>[®] at no cost throughout the public health emergency.
- A participant's primary care provider (PCP) or specialist may be able to provide services via telemedicine/telehealth platforms. Throughout the public health emergency, COVID-related in-network telemedicine services are covered **at no cost** to a participant for covered services. Participants should contact their providers' office(s) to ask if this service is available.

Non-COVID-related care:

- Non-COVID-19-related medical and mental health Virtual Visits are covered at no cost to you if you are enrolled in HealthSelect of Texas, HealthSelect Out-of-State or HealthSelect Secondary. If you are enrolled in Consumer Directed HealthSelect, you must meet your annual deductible before medical and mental health Virtual Visits for non-COVID-19-related care are covered. For more information on Virtual Visits benefits, <u>click here</u>.
- In-network medical and mental health telemedicine visits (such as visits through a provider platform) are covered the same as in-person office visits for all HealthSelect participants, including Consumer Directed HealthSelect. See the <u>Master Benefits Plan Document</u> for your plan for benefit details.

What if my provider(s) charge me at time of service for a copay, coinsurance or deductible amount?

BCBSTX is processing your claims based on the changes made due to COVID-19. If your provider(s) requires payment at time of service, you may have to request a refund from your provider(s) after your claim is processed.

What has recently changed with HealthSelect of Texas® plans due to COVID-19?

• COVID-19 Testing:

- In-network lab testing for COVID-19 is covered at no cost to HealthSelect of Texas, HealthSelect Out-of-State, Consumer Directed HealthSelectSM and HealthSelect Secondary participants. This covers out-of-network COVID-19 lab testing claims received on or after March 18, 2020. Note: tests required as condition for employment (including Workers' Compensation) and tests that are not appropriate, medically necessary or approved under the public health emergency are not covered. If you have questions about whether or not you shouldbe tested, please speak to your provider. Learn how you can avoid extra COVID-19 testing charges.
- Not all lab tests may be covered by your plan. It is important to talk to your provider regarding what tests are covered under the public health emergency-use authorization and/or approved by the Federal Drug Administration (FDA).
- Over-the-counter tests: The federal government currently requires most group health plans to cover the cost of a limited number of certain over-the-counter home COVID-19 antigen tests for participants throughout the Public Health Emergency. This includes the HealthSelect of Texas, Consumer Directed HealthSelect and HealthSelect Out-of-State plans offered through the Employees Retirement System of Texas (ERS). To buy over-the-counter tests, show your HealthSelect prescription drug member ID card at participating pharmacies. See your <u>HealthSelect Prescription Drug Program</u> website for details.
- If you are enrolled in Medicare and HealthSelect Secondary, Medicare will cover over-the-counter tests if you have Part B. You should take your red, white and blue Medicare card with you to the pharmacy to get your free tests. Medicare won't cover over-the-counter COVID-19 tests if you only have Medicare Part A (Hospital Insurance) coverage, but you may be able to get free tests through other programs. Read the <u>Medicare Fact Sheet</u> for more information.

What phone number should providers use for prior authorization requests or for questions regarding prior authorizations?

Health care providers should call the BCBSTX prior authorization number at **(800) 344-2354** for questions regarding a prior authorization request. This number is listed on HealthSelect medical ID cards.

Who should participants or providers call with additional benefit questions?

Participants may call a BCBSTX Personal Health Assistant toll-free at **(800) 252-8039 Monday-Friday**, 7 a.m. - 7 p.m. and Saturday 7 a.m. - 3 p.m., CT. Providers should call the provider services at **(800) 451-0287**.

What other resources are available?

Visit <u>healthselect.bcbstx.com/content/medical-benefits/corona-virus</u> for a list of resources related to coronavirus and COVID-19.