**Changes have been made since the last update delivered on 3/19/20.**Blue Cross and Blue Shield of Alabama has updated the coverage for COVID-19 testing and treatment:

Effective March 16, 2020:

·      Telehealth is available to all members. Telehealth allows in-network PPO providers to provide medically necessary services to members that can be appropriately delivered via telephone consultation. In addition to office visit consultations, telehealth also includes physical, speech, and occupational therapy (subject to provider capability), and behavioral health. This is applicable for members who wish to receive their care remotely and wish to limit their exposure. It can also serve as an initial screening for members who need to be tested for COVID-19.

For plans that are not an HSA-qualified High Deductible Health Plan (HDHP), telehealth services provided by in-network PPO providers will be covered at 100% with no member cost sharing regardless of the diagnosis code.

For plans that are an HSA-qualified HDHP, telehealth services provided by in-network PPO providers must be filed with a COVID-19 related diagnosis as outlined by the CDC and American Medical Association in order to process at 100% with no member cost sharing. Telehealth services provided by in-network PPO providers and filed with a diagnosis code other than COVID-19 will be covered at the in-network benefit level and will be subject to applicable member cost sharing.

Telehealth services provided by out-of-network non-PPO providers will be covered at the out-of-network benefit level.

*Please note:  Telehealth services referenced here differ from and are not associated with Teladoc, a separate benefit available on many plans.*

Effective March 1, 2020:

·      In-network diagnostic tests for COVID-19 will be covered at 100% with no member cost sharing.  Out-of-network diagnostic tests for COVID-19 will be covered at the out-of-network benefit level.  Due to concerns regarding the  reliability of obtaining and processing samples, home testing for COVID-19 is not covered.  For a test to be covered, it must be obtained and immediately processed for testing by or under the direct supervision of a licensed medical professional.

·       If an in-network office visit, urgent care visit, emergency room visit, or behavioral health visit results in a claim being filed by the in-network PPO provider with a COVID-19 related diagnosis as outlined by the CDC and American Medical Association, that office visit, urgent care visit, emergency room visit, or behavioral health visit will be covered at100% with no member cost sharing.  Out-of-network services will be covered at the out-of-network benefit level.

·       More than one in-network office visit, urgent care visit, emergency room visit, behavioral health visit, or telehealth service for the same member incurred on the same day will be covered if the urgent care visit, emergency room visit, behavioral health visit, or telehealth service is rendered by different in-network PPO providers and the claims are filed with a COVID-19 related diagnosis as outlined by the CDC and American Medical Association.

·       Inpatient deductibles and copays will be waived if a member is admitted to an in-network hospital with a COVID-19 related diagnosis as outlined by the CDC and American Medical Association.

Additionally:

·       The early refill allowance for prescription maintenance medications has been extended until 5/31/2020.  We will also ensure formulary flexibility if there are shortages or access issues.  Patients will not be liable for additional charges that stem from obtaining a non-preferred medication if the preferred mediation is not available due to shortage or access issues.

* New Directions, our behavioral health partner, is offering a crisis hotline for the public at 1-833-848-1764.
* Our Customer Service hours are being extended and representatives will be available to assist members on Saturday (from 8am until 2 pm) and Sunday (from 8am until noon)  3/28-3/29 and 4/4-4/5.
* Members looking for information on testing sites in their area can click on the link below to access health department links in all 50 states, 8 U.S. territories and freely associated states, and the District of Columbia.

[Locate your state health department for testing sites](https://urldefense.com/v3/__https%3A/www.cdc.gov/publichealthgateway/healthdirectories/healthdepartments.html__;!!M_q70DxGEbn10nk!BBvcUPDQoyTNfOz7N3D3Frr7WLcM3G2VdMyS4c1ZPVCn5trno8ZFeFYh9qFMCyjdNQ$)

For additional resources on COVID-19, visit the following websites:

[Centers for Disease Control (CDC)](file:///C%3A%5CUsers%5CB13524%5CDocuments%5CFax)

[World Health Organization (WHO)](https://urldefense.com/v3/__https%3A/www.who.int/emergencies/diseases/novel-coronavirus-2019?disclaimer=common__;!!M_q70DxGEbn10nk!BBvcUPDQoyTNfOz7N3D3Frr7WLcM3G2VdMyS4c1ZPVCn5trno8ZFeFYh9qGrdnhqug$)

Please be assured that Blue Cross will continue to meet the needs of groups, members, and providers even in the case of sustained spread of COVID-19 in the U.S.  For additional Blue Cross information, please visit [**AlabamaBlue.com**](https://urldefense.com/v3/__http%3A/www.alabamablue.com/__;!!M_q70DxGEbn10nk!BBvcUPDQoyTNfOz7N3D3Frr7WLcM3G2VdMyS4c1ZPVCn5trno8ZFeFYh9qHYpkZZbw$).