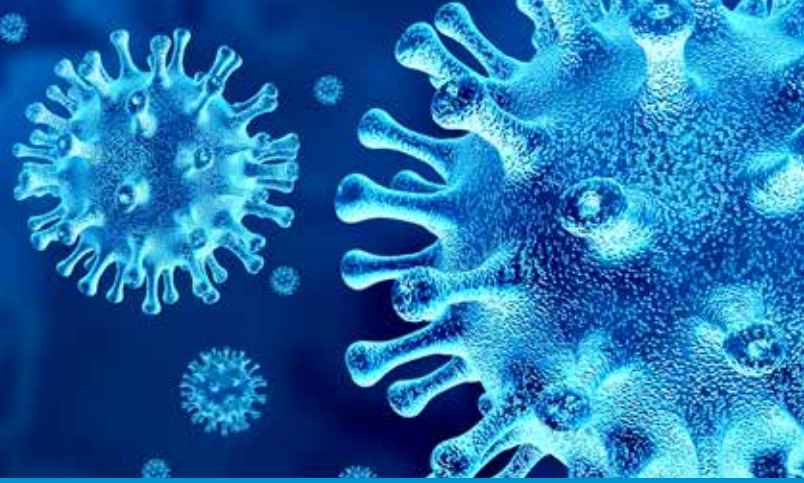


WHAT YOU NEED TO KNOW ABOUT THE **COVID-19** CORONAVIRUS PANDEMIC



WHAT IS COVID-19?

COVID-19 is the name for the illness caused by a newly identified coronavirus that originated in China. Coronaviruses are very common. Coronaviruses infect the respiratory tract and are associated with the common cold and pneumonia.

HOW IS IT SPREAD?

Much is still unknown about how this coronavirus spreads. The current understanding of the virus is based on what is known about previously-discovered coronaviruses. Person-to-person transmission generally occurs within close contact (about six feet) and is thought to spread via respiratory droplets that occur with coughing and sneezing. It may be possible for the virus to be spread through touching a surface with the virus on it and then touching the mouth, nose or eyes. The virus that causes COVID-19 seems to be spreading easily and sustainably in the community (community spread) in some affected geographic areas.

WHAT ARE THE SYMPTOMS?

Confirmed cases of COVID-19 have reported a wide range of severity of illness. Some experience very mild symptoms while others have experienced severe illness and deaths have occurred. Symptoms have included fever, dry cough and shortness of breath.

HELP PREVENT THE SPREAD OF COVID-19

The Centers for Disease Control and Prevention (CDC) recommends the following best practices to avoid becoming sick with a respiratory illness:



Wash hands frequently with soap and water for at least 20 seconds



Avoid contact with sick people



Avoid touching your face with unwashed hands



Stay home when sick



Cover coughs and sneezes with a tissue, then discard the tissue



Clean and disinfect frequently touched objects and surfaces



**BlueCross BlueShield
of Alabama**

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WHAT IS BLUE CROSS DOING TO HELP MEMBERS?

In order to ensure members can swiftly access the right care in the right setting during the coronavirus outbreak:

- Blue Cross will waive prior authorizations for diagnostic tests and for covered services that are medically necessary and consistent with CDC guidance for members if diagnosed with COVID-19.
- Blue Cross is allowing members to obtain early refills of their medications. We have directed our pharmacy benefit manager to allow early refills on all prescription drugs including retail, maintenance, mail order and specialty drugs for a two-week period, effective March 7, 2020.



Blue Cross and Blue Shield of Alabama is closely monitoring the situation and has prepared contingency plans to ensure business operations continue to run smoothly in the event of a widespread outbreak. While these steps may not be necessary, these plans include:

- Continuing to process claims electronically. Since 99% of claims are processed electronically, we do not anticipate any disruption to claims processing.

- Heavily utilizing telework to maintain staffing of critical business areas. We are expanding our telework capabilities to cover nearly 100% of the workforce.

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 MORE INFORMATION ON COVID-19

To access the most current official information on the COVID-19 virus, please visit the COVID-19 pages on the CDC's website at www.cdc.gov/coronavirus/2019-ncov