

## Blue Cross Blue Shield of Tennessee Medical Plan Coverage Questions

### **Q: Will you waive prescription quantity/supply limits or allow for early refills so I don't have to make multiple trips to the pharmacy and risk exposure?**

Yes. If your pharmacy benefits are covered through BlueCross, we're allowing early refills on most medications, and we also encourage 90-day fills for chronic medications. If you have talked with a health care provider and feel you need an early refill, please call the number on the back of your BlueCross Member ID card. Your plan may also have mail order benefits if you don't want to go out to a pharmacy to get your medications.

Some medications such as controlled substances and certain specialty drugs aren't included in this.

### **Q: Where can I find the most up-to-date information from BlueCross about COVID-19?**

While responding to the increased health risk of COVID-19 to our members, we've been publishing news and updates on [BCBSTupdates.com](https://www.bcbstupdates.com) and sending notices about important benefit changes. We've focused on expanding our members' access to care and ensuring business continuity so we continue to serve our customers well during this time.

### **Q: Will I have to get a preauthorization for testing or treatment of COVID-19?**

No. CMS has assigned specific codes your doctor will use to send us claims for testing and treatment related to COVID-19. Those claims will be covered under your usual benefits with the same cost-share.

### **Q: Will you waive deductible and/or cost-sharing requirements for costs related to COVID-19 treatment?**

For treatment, no. At this time, treatment of COVID-19 is similar to treatment for other viral respiratory infections, so you'll be responsible for any cost-sharing that's part of your normal health benefits. We're carefully monitoring this situation and may make changes as needed.

### **Q: I'm concerned about going to my provider's office. Will my plan cover a telehealth visit?**

Yes. From now until April 30, 2020, we're covering telehealth visits with primary care providers, specialists and behavioral health providers in our networks who offer this service. This visit will be billed the same as a face-to-face visit with your provider, so any copay or cost-share you would normally have will still apply. Log in to the Managing Your Health page on BlueAccess to view other virtual care options.

### **Q: Will the COVID-19 test be covered by my health plan?**

Yes. We'll cover the FDA-approved test, as well as those currently pending FDA approval, if your doctor recommends it. We're also waiving member fees for testing for our fully insured members – even if the lab is outside our network. For members of self-funded groups where your employer covers the costs of your claims, please check with them about any copay or cost-share you might have in or out of network.

### **Q: Once a COVID-19 vaccine is available, will it be covered by my health plan?**

Yes. We'll cover vaccines developed and approved to treat COVID-19 when available. Member cost-sharing may apply based on benefit plan.