

COVID-19 (Coronavirus Disease 2019)

A Reference for MVP Employers

Updated 3/20/20



As health authorities continue to closely monitor the status of the COVID-19 (coronavirus) outbreak, MVP has made the health and well-being of your employees, and our members, a top priority, continuing our brand promise of putting our members at the center of everything we do.

What is COVID-19?

Experts are still researching the origin of the virus, but believe it is a new respiratory virus called SARS-CoV-2 that is spreading from human-to-human when an infected person coughs or sneezes (as with a cold). There have always been multiple strains of coronavirus; the disease that this new virus causes is called COVID-19 (Coronavirus Disease 2019).

What are the symptoms of COVID-19?

Symptoms can include:

- Fever (most common)
- Cough
- Shortness of breath/difficulty breathing
- Muscle aches may also occur

The Centers for Disease Control and Prevention (CDC) believes symptoms appear in as few as two days or as long as 14 days after direct exposure to the virus. A health care provider can determine the cause of the symptoms.

What should your employees do if they develop symptoms?

If an employee has been in close contact with a person known to have the COVID-19, or recently traveled from an area with ongoing community spread of the COVID-19, he/she needs to be evaluated by a health care provider.

- Call a primary care doctor's office or urgent

care facility before you go to the location, or use MVP's myERnow (virtual emergency room services).

- Wear a mask before you go into a doctor's office, urgent care facility, or hospital
- If an employee is low risk for the COVID-19, but still feeling sick, consider using telemedicine alternatives (myVisitNow)

How is MVP monitoring the situation?

MVP is closely monitoring COVID-19 and is taking proactive measures to protect the health and safety of our members, in accordance with the guidelines provided by the CDC, New York State, and Vermont authorities.

Current information is also available on MVP's website at mvphealthcare.com/COVID19.

What is the recent state and federal guidance on COVID-19 testing and how is MVP handling?

The New York State Department of Financial Services (DFS) and Vermont Department of Financial Regulation (DFR) have issued directives requiring private health insurers in New York and Vermont to make COVID-19 testing free for patients by waiving any out-of-pocket costs. This includes any fees associated with an emergency room visit or a visit to an in-network health care provider for the purpose of getting tested for COVID-19.

MVP will implement the waived cost-share for COVID-19 testing for our Commercial fully insured plans, self-funded employer groups, Medicare, Medicaid, and Child Health Plus plans.

We are continuing to monitor additional changes at the state and federal government levels to

understand and assess implications for MVP and its members.

How does the guidance on waiving cost-share for testing impact HDHP plans?

The Internal Revenue Service announced that high-deductible health plans (HDHPs) can pay for COVID-19-related testing before deductibles have been met. This also means that an individual with an HDHP that covers these costs may continue to contribute to a Health Savings Account (HSA).

Is MVP implementing no-cost/free telemedicine and telehealth visits for members?

Yes, MVP members in New York and Vermont will now have access to \$0 telemedicine visits through **myVisitNow**.

Telehealth visits offered by providers in the MVP network will also be available at no-cost to members.

Self-funded plan participants should contact their employer to understand if they have the myVisitNow benefit as part of their MVP plan.

MVP has also implemented a new virtual emergency room service, **myERnow**, for members to access free visits related to COVID-19 symptoms and testing. Self-funded employer groups can choose to offer this benefit to their employees.

Telemedicine and telehealth visits are \$0 for the duration of the State of Emergency.

When should your employees consider using myVisitNow?

If employees feel sick but are at a low risk for COVID-19 based on their symptoms, they should consider using **myVisitNow** to avoid sitting in waiting rooms where airborne viruses can be spread.

What is myERnow and when is the service available to my employees?

myERnow is powered by United Concierge Medicine (UCM) and is a virtual emergency room telemedicine service that allows MVP members to connect with trained emergency providers, 24/7, from the comfort of their home to assess the need for COVID-19 testing.

There is no cost to MVP members for this service and it is available today. Self-funded employers can choose to offer this benefit to their employees.

As a reminder, COVID-19 diagnostic tests prescribed by doctors will be covered in full for all MVP plans. COVID-19 testing does not require prior authorization.

Will there be a myERnow app for members to utilize?

Yes, MVP members are able to download the **myERnow** app to their mobile devices by searching "myERnow" in the App Store® or Google Play™.

Where can my employees go to learn more about myERnow?

Your employees can call **1-833-myERnow** (1-833-693-7669) or visit mvphealthcare.com/myERnow.

If a member tests positive for COVID-19 and requires hospitalization, is the hospital stay covered in full?

At this time there is no guidance that has been issued to waive cost-share for COVID-19 treatment.

Will there be any changes to Special Enrollment guidelines?

New York State and Vermont are allowing individuals to enroll in a Qualified Health Plan On-Marketplace or Off-Marketplace during a Special Enrollment Period. New York State individuals may enroll through April 15 and Vermont individuals have until April 17 to enroll. Both states will allow coverage effective 4/1/2020 or 5/1/2020.

Is MVP allowing members to take advantage of an early refill on supplies of maintenance prescription medications?

MVP Commercial and Medicare Part D members will be able to obtain an early refill on a 30-day supply of maintenance medications at an in-network pharmacy, regardless of whether the state the member resides in has called a state of emergency. MVP Medicaid members may be eligible for an early refill of a 14-day supply of a maintenance medication at an in-network pharmacy. Members should speak to their pharmacists and ask them to enter the applicable emergency supply override code into their dispensing systems to trigger the early refill override.

Controlled substances and specialty medications will be exempt from this early refill override process. Please remember that most specialty medications may be obtained from the CVS Specialty Pharmacy, which already mails prescriptions to homes.

Members taking maintenance medications are encouraged to take advantage of the ability to receive a 90-day supply of medication through the CVS Caremark mail order pharmacy to have medications mailed directly to their homes. Some retail pharmacies will also mail prescriptions to a home address. Members should ask their pharmacist if this is an option.

What is the typical cost difference based on site of service for health care services?

Your employees often have less expensive, more convenient options than the hospital emergency room. The chart below details estimated costs based on site of service for an upper respiratory infection.

Hospital Emergency Room	\$ 1,150
Urgent Care	\$ 173
myVisitNow	\$ 49

The costs above show averages of all rates in the MVP service area. They do not represent a specific region or county in the MVP service area, or any single MVP participating provider's contracted rates.

Have COVID-19 claims codes been entered into MVP systems?

Coding for COVID-19 is in process. MVP providers have been notified of coding requirements related to COVID-19.

How will claims be handled for drive through testing sites?

At this time, there has been no guidance issued on claims processing at drive through sites. MVP continues to follow guidance as it is released at the federal and state levels.

What is MVP's business continuity plan?

MVP is dedicated to ensuring our members, employers, and providers continue to receive the care and support they need. We have contingency plans to ensure operations are maintained. The MVP Customer Care Center will still be open to answer member and provider questions, authorizations will be completed, and claims will be paid.

What is MVP's employer group billing policy during the COVID-19 State of Emergency?

MVP continues to place the health and well-being of our members at the forefront during this time. In an effort to provide much-needed health care services to our members, we are unable to grant premium payment extensions. As a reminder, MVP's policy currently allows a 30-day grace period for premium payment in New York and a 60-day grace period for premium payment in Vermont.

Where can employers go for additional resources on COVID-19?

Below is a list of additional resources:

- **Centers for Disease Control and Prevention (CDC):**
<https://www.cdc.gov/coronavirus/2019-ncov/index.html>
- **World Health Organization (WHO):**
<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>
- **NYS Department of Health:**
<https://health.ny.gov/diseases/communicable/coronavirus/>
- **Vermont Department of Health:**
<https://www.healthvermont.gov/response/infectious-disease/2019-novel-coronavirus>

Who can I contact with any specific plan questions?

Please reach out to your MVP Account Manager with any additional questions.