



## VEHI COVID-19 Update & Summary

April 27, 2020

Since mid-March, VEHIC has been working closely with BCBSVT and state regulators to ensure that school employees and their families have access to the medical care they need during the pandemic, and to help stop the transmission of the virus.

This campaign monitor lists the VEHIC benefit changes now in effect in response to the health emergency, including two new ones: **ambulance transportation** and **prescription drug coverage**.

### **NEW: Ambulance transportation with no out-of-pocket costs**

- VEHIC will cover medically necessary, non-urgent ambulance transport to and from treatment, recovery, or isolation areas when ordered by your provider if you have acute COVID-19, with no out-of-pocket costs like co-payments, deductible or co-insurance requirements.

### **NEW: Prescription drug coverage with no out-of-pocket costs**

- VEHIC will cover medically necessary, acute COVID-19 prescription drug treatments should any drug be shown to be effective, with no out-of-pocket costs like co-payments, deductible or co-insurance requirements.
- Currently, however, there is no vaccine, FDA-approved treatment, or outpatient drug treatment for COVID-19 recommended by clinical guidelines.

### **Previous measures taken for COVID-19 diagnosis, treatment & prevention**

#### **Telehealth and Telephone Services**

- 24/7 urgent care telemedicine services through **Amwell** at no cost to VEHIC members. (Amwell contracts with BCBSVT to provide telemedicine benefits) [www.amwell.com](http://www.amwell.com).
- Vermont providers can now offer expanded telehealth services over various audio-visual platforms, at the same coverage level as an in-person visit. Services include: preventive care visits (adults and children over two-years of age); mental health services; physical, occupational and speech therapy; applied behavioral analysis, and more.

- Because technology should not be a barrier to care, we are temporarily allowing telephone-only provider visits for Vermonters who cannot access telehealth via audio/visual technologies on an internet-connected device.

To learn more about telemedicine options, please click **HERE** for details.

## **Testing and Treatment**

### **Waiving Out-of-Pocket Costs (based on medical necessity)**

To help keep Vermonters well, VEHI has waived out-of-pocket costs – co-payments, deductible and co-insurance requirements – for services associated with diagnosis and treatment of acute COVID-19, beginning on March 13 through the duration of the state of Vermont emergency order. These services include:

- **Diagnostic testing:**
  - COVID-19 testing performed by the Centers for Disease Control (CDC), the Vermont Department of Health (VDH), or a laboratory approved by CDC or VDH; this coverage includes telephone triage, visits with your provider (including those over the phone), or urgent care visits and emergency service visits to test and diagnose for COVID-19.
- **Inpatient treatment:**
  - If you must be isolated in a hospital setting because you have acute COVID-19, we will cover the cost of your inpatient treatment for the duration of your isolation.
- **Outpatient care & treatment:**
  - Treatment at your primary care provider's office, urgent care at an urgent care facility, or care you receive in an emergency room.
  - Outpatient care supportive in nature at home, as prescribed by your provider, for acute COVID-19 care for home health, durable medical equipment (prior approval is required), skilled nursing facilities, and other care outside of a facility.
  - If you must be isolated at your home because you have acute COVID-19, care for your treatment (for the duration of your isolation).

### **Uninsured Vermonters are eligible for a special enrollment period through Vermont Health Connect**

- Click here for details: <https://info.healthconnect.vermont.gov/>.

## **Age 26 Termination Notices Suspended**

- During this stay-at-home order and closure of its mailroom, BCBSVT will not be sending termination notice letters to dependents who are turning age 26 during the months of April or May, nor will they be terminating these dependents from coverage during this time.
- When BCBSVT resumes normal operations of their mailroom, they will send the termination notice letters to all dependents who would have received them during their closure period. These dependents will be notified of their termination due to turning age 26 **with no less than a 30-day notice** of their termination.

## **COVID-19 Prevention Tips**

According to the CDC, the best way to prevent illness is to avoid being exposed to this virus. There is currently no vaccine to prevent COVID-19.

To protect yourself and others:

- Clean your hands often
- Avoid close contact with others
- Stay home if you're sick
- Cover coughs and sneezes
- Wear a facemask if you are sick
- Clean and disinfect frequently touched surfaces

**Have questions about your health plan or benefits?**

**BCBSVT is here to support you and help you get the information you need during this time.**

**Online:**

You can access your account online anytime when you log in to our [Member Resource Center](#). There, you can view claims and benefit details, send and receive secure messages, get a copy of your ID card, and more.

**By Phone:**

BCBSVT is here to help! Call us at (800) 344-6690 to speak with a member of our customer service team.

**By Fax:**

You can also reach BCBSVT by fax at (866) 764-9653.