

# COVID-19 (Coronavirus Disease 2019)

## A Reference for MVP Employers

Updated 3/17/20



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 Health Care® (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](https://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, Medicare, Medicaid, and Child Health Plus plans. MVP's self-funded employer groups have the

option to implement the waived cost-share guidance.

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.

## 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 in New York and Vermont 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.

As a reminder, COVID-19 diagnostic tests prescribed by doctors will be covered in full for all MVP plan, except self-funded plans where waived cost-share is at the discretion of the employer. COVID-19 testing does not require prior authorization.

## Will there be a myERnow app for members to utilize?

Yes, MVP members will be able to download an app to their mobile devices to access myERnow. The app, MVP myERnow, will be available in approximately one week.

## 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**.

## Will there be any changes to Special Enrollment guidelines?

At this time, New York State is allowing individuals who wish to enroll in a Qualified Health Plan On-Marketplace or Off-Marketplace to do so through April 15 for coverage effective 4/1/2020 or 5/1/2020. Vermont has not yet opened a Special Enrollment period related to the COVID-19 pandemic, but MVP is continuing to monitor any changes made at the Vermont state level.

## 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.

Health benefit plans are issued or administered by MVP Health Plan, Inc.; MVP Health Insurance Company; MVP Select Care, Inc.; and MVP Health Services Corp., operating subsidiaries of MVP Health Care, Inc. Not all plans available in all states and counties.

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## 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    |
| <i>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.</i> |          |

## How will incoming claims be handled while MVP awaits further clarification from government agencies?

MVP will pend claims related to COVID-19 testing to allow for appropriate handling of these claims in a timely fashion.

## 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.

## 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.