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Blue Cross will waive member copays and deductibles for COVID-19 tests, among series of proactive steps on coronavirus



What you need to know

On Friday evening, Blue Cross Blue Shield of Michigan and Blue Care Network joined other Blue plans around the nation in announcing that they will fully cover the cost of medically necessary COVID-19 tests for members in commercial fully insured health plans.

We will automatically include the announced COVID-19 changes for self-funded employers unless they choose to opt out. Because of the public health urgency, we will not be customizing the offering. A letter that will be sent out notifying self-funded group employers of the COVID-19 changes is [here](#).

In addition to fully covering the medically necessary COVID-19 testing, the company is taking other steps to help our members get the best possible care during this challenging time:

- We are waiving prior authorizations for diagnostic tests and for covered services related to COVID-19 that are medically necessary as long as the physician follows the CDC guidelines in prescribing the test.
- We are waiving early medication refill limits on 30-day prescription maintenance medications (consistent with member's benefit plan) except for opioid drug limits. The company also is encouraging members to use 90-day mail order benefits if available. These changes are for groups or individuals with Blue Cross pharmacy coverage.
- If there are shortages or access issues due to a COVID-19 outbreak, Blue Cross will also ensure formulary flexibility. Patients will not be liable for the additional charges stemming from obtaining a non-preferred medication for COVID-19 treatment — or if there is a shortage of drugs stemming from a COVID-19 outbreak. Blue Cross is working to operationalize this program.
- We are helping to reduce the need for in-person medical care which may lead to further spreading of the virus. The use of virtual care benefit and our nurse hotlines can assist in this situation. Many groups cover online doctor visits and we will encourage others to add the benefit. Seeking virtual consultations for flu-like symptoms is a safe step for members who want to talk with board-certified doctors and can help avoid the spread of illness in physician office and emergency room settings.

Action item

Share the letter and this information as needed with your clients.

The company is posting information on its blog — [MIBluesPerspectives.com](https://www.mibluesperspectives.com) — to inform customers and members of the latest on the national impact of coronavirus.

Blue Cross is committed to helping its members, customers and the community during this public health emergency. Thank you for your support and assistance.

Questions? Contact your Blue Cross sales representative or managing agent.