



Smarter, Better Health Care

Blue Cross COVID-19 Overview

Updated Nov. 30, 2020

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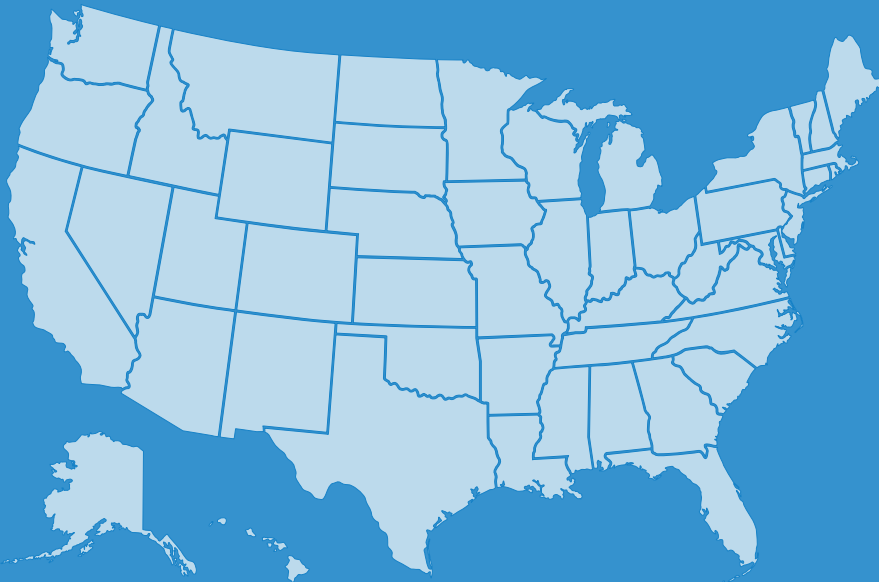
Member, customer and community engagement

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In times like these, we're committed to supporting **you and your employees** by providing access to care safely and remotely, without the worry of cost.



What is COVID-19?



Coronavirus disease 2019, also known as COVID-19, is a respiratory illness that can spread from person to person. The virus that causes COVID-19 is a novel coronavirus that was first identified during an investigation into an outbreak in Wuhan, China, in December 2019.

COVID-19 is an infectious disease that the Centers for Disease Control and Prevention, state and local health departments, as well as health care organizations across the world, are actively monitoring.

Current COVID-19 case count and statistics can be found [here](#).

What are the symptoms of COVID-19?

COVID-19 symptoms range from asymptomatic to mild disease with nonspecific upper respiratory symptoms, such as fever and cough.

**Most common symptoms are mild and begin gradually.
These symptoms include:**

- Fever
- Tiredness
- Dry cough
- Aches and pains
- Nasal congestion
- Runny nose
- Sore throat
- Diarrhea



Some people become infected but don't develop any symptoms and don't feel unwell.



Older people, and those with underlying medical problems, such as high blood pressure, heart problems or diabetes, are more likely to develop serious illness.



People with fever, cough and difficulty breathing should seek medical attention.



More severe cases progress to pneumonia, respiratory failure and septic shock.

How can everyone protect themselves?

People can help protect themselves from respiratory illness with everyday preventive actions



Social isolation. Avoid any close contact with people who are sick



Avoid touching your eyes, nose, and mouth with unwashed hands



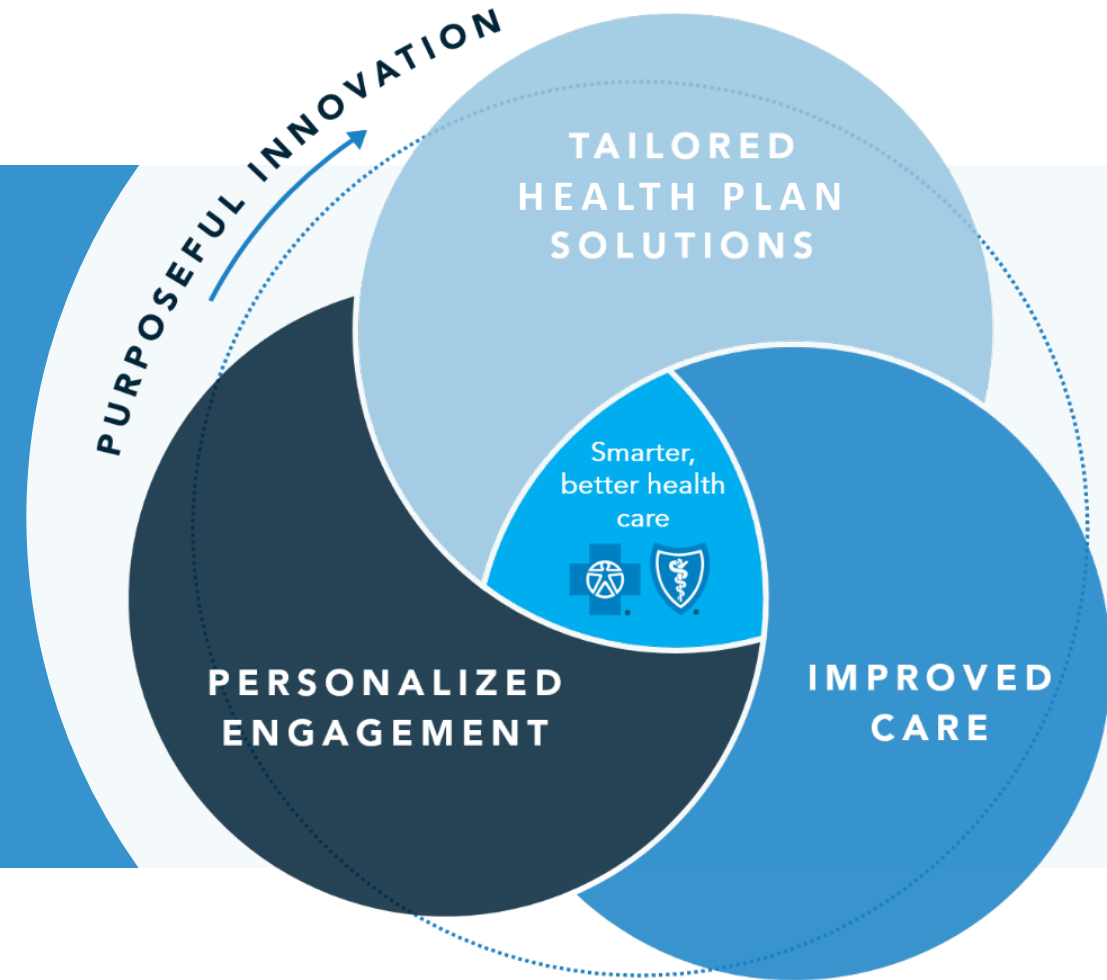
Wash your hands often with soap and water for at least 20 seconds



Use an alcohol-based hand sanitizer that contains at least 60% alcohol if soap and water aren't available

Our response to this pandemic

Blue Cross Blue Shield of Michigan joined other Blue Cross and Blue Shield plans around the nation in announcing several initiatives to help members get the care they need during the coronavirus outbreak.



Supporting your member's holistic needs

In summary

COVID-19 coverage updates

- Testing and associated services are covered at 100% through the duration of the public health emergency
- COVID-19 treatment cost share waived until March 31, 2021
 - The cost share waiver applies to members in fully insured commercial PPO, HMO, IBU and Medicare Advantage. BCBSM and BCN self-funded plans will have cost share apply to the members. However, BCBSM will reimburse those member via check for the cost share they incurred.
- 24/7 Nurse Line for free help and guidance

For groups with behavioral health benefit

- 24/7 mental health hotline for those feeling anxious, depressed and stressed

Well-being

- A variety of options provide useful information to support overall well-being – financial, mental and physical. Resources include weekly COVID-19 related webinars. Visit bluecrossvirtualwellbeing.com for more information.



Pandemic Response

How COVID-19 testing works

If you're concerned you may need a coronavirus test, please keep the following in mind:

Start with your doctor

You'll need a doctor's recommendation or prescription to get tested. Once you have that, they'll direct you to a testing center. You can also use the [COVID-19 Test Finder](#) to locate a center near you – even if you live outside of Michigan. Be sure to bring any documentation from your doctor with you to the test site.

What you can expect from us

We stand behind you. Blue Cross is waiving all member copays, deductibles and coinsurance for COVID-19 testing. The lab tests must be physician-authorized, and testing and associated services must be consistent with CDC guidelines.

If you're diagnosed with COVID-19

We want you to stay focused on getting better. If you need treatment for COVID-19 symptoms between now and March 31, 2021, we'll take care of the cost. Treatment of symptoms can be on an inpatient or outpatient basis, from both in-network and out-of-network providers.

The coverage applies to commercial PPO, Medicare Advantage PPO and HMO plans. For care that's not related to COVID-19 symptoms, regular benefits apply.



Understanding COVID-19 cost sharing

COVID-19 Testing Cost Share

- COVID-19 testing and all services that result in ordering or administration of a COVID-19 test
- Testing and associated services must be consistent with CDC guidelines
- Covers urgent care, physician services and hospitalization costs due to a COVID-19 diagnosis
- High deductible health plans included

Blue Cross Cost Sharing Effective Dates

- **Feb. 4, 2020:** COVID-19 lab testing (*End date: to be determined, covered through duration of public emergency*)
- **March 16, 2020:** Telehealth services (*End date: June 30, 2020*)
- **March. 18, 2020:**
 - Services related to the ordering or administering COVID-19 tests (*End date: to be determined, covered through duration of public emergency*)
 - COVID-19 treatment (*End date: March 31, 2021*)



Promoting the health of our senior members

During this pandemic, Blue Cross is committed to the health of our Medicare Advantage members – one of the most vulnerable populations when it comes to both physical and emotional support.

To encourage vulnerable members to continue consulting with their physical and mental health professionals, Blue Cross and Blue Care Network are now waiving cost sharing for Medicare Advantage members through March 31, 2021, for primary care and behavioral health visits to doctors.

The initiative includes all individual, small and medium group, and UAW Trust Medicare Advantage members. Other large Medicare Advantage groups are in discussions as to what best serves their members.

Members who have Medicare Advantage plans with Blue Cross Blue Shield of Michigan or Blue Care Network will be assured of no copays, coinsurance or deductibles through March 31, 2021 for the following in-network services:

- In-person primary care services
- Behavioral health office visits
- Telehealth services for both medical and behavioral health



Understanding costs for COVID-19 treatment

Throughout the pandemic BCBSM has identified over 20,000 commercial and Medicare members who have received some form of treatment related to COVID-19. While less than 6,000 of these members have had an inpatient admission, they account for the bulk of the claim costs associated with COVID-19 cases. Average costs per admission we've observed for inpatient treatment types:

NON-ICU

\$18,800 Commercial and \$12,000 Medicare

64% of commercial inpatient admissions and 74% of Medicare inpatient admissions

ICU or VENTILATION

\$42,500 Commercial and \$26,900 Medicare

29% of commercial inpatient admissions and 21% of Medicare inpatient admissions

ICU and VENTILATION

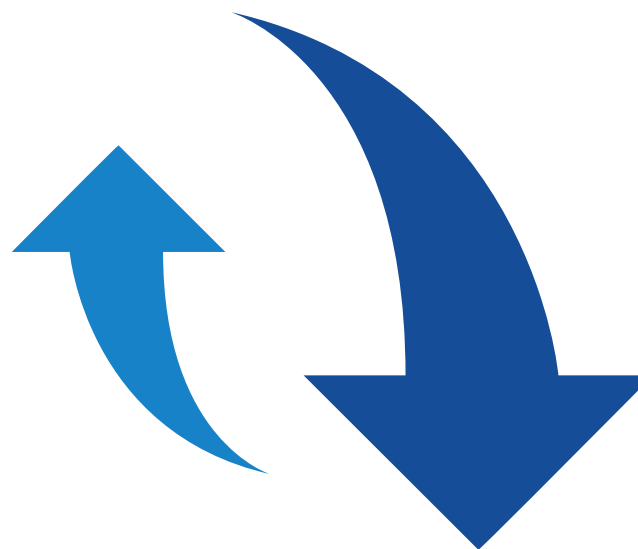
\$74,300 Commercial and \$39,700 Medicare

7% of commercial inpatient admissions and 6% of Medicare inpatient admissions

All estimates based on early analysis

Expected short-term claim impacts due to COVID-19

Less than 0.7% of claims
Estimated cost *increase* resulting
from waiver of member cost
sharing features for telehealth and
COVID-19 testing and treatment
through June 30



Several percentage point drop
Estimated *reduction* in overall claims
costs due to cancellation of elective
services, closure of clinics and care
avoidance during social isolation in
response to COVID-19

Blue Cross will continue to model scenarios and provide updates as additional information emerges.

Expected long-term claim impacts due to COVID-19

Full effects on 2020 and 2021 health spending are unknown and will depend on many factors.

- How many people contract COVID-19 and how many of them have severe symptoms requiring hospitalization
- Whether new treatments or preventive vaccines are found
- Whether health system supply constraints (the number of available hospital beds, availability of personal protective equipment, etc.) limit the access to treatment
- The extent to which elective visits, treatments and procedures are deferred or canceled
- The amount of deferred services that are subject to catch up/alternative timing

Blue Cross will continue to model scenarios and provide updates as additional information emerges.



We know our customers have a lot of questions about how to address temporary layoffs and furloughs. We want to make sure there is the least amount of disruption to your employees and encourage people to get the care they need.

We've instituted the following changes through December 31, 2020:

- We will allow extension of coverage for all group sizes to employees or retirees affected during temporary closures or temporarily laid off or have temporary reduced hours if premiums are paid. There is no need to submit additional paperwork for current members.
- Blue Cross will waive waiting periods for employees who are rehired after a furlough. Groups can re-add people through the usual membership processes. Groups may conduct special open enrollments to allow employees to select lower cost options (if offered).
- When laid-off or furloughed employees return to work, their contribution toward deductible will continue where they left off unless the rehire takes place in a new calendar/plan year.



COVID-19 spurs provider telehealth adoption

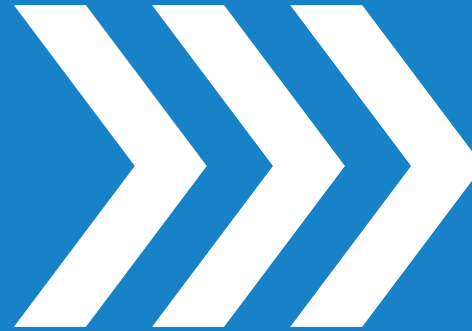
With COVID-19, the adoption rates by providers have increased exponentially, including adoption from behavioral health providers.

Based on a Blue Cross survey of Michigan providers:



9.5%

Percentage of
providers using
telehealth **before**
COVID-19 pandemic



82.2%

Percentage of
providers using
telehealth **after**
COVID-19 pandemic

Telehealth options

Blue Cross hopes to continue to ease the strain on doctors' offices and hospital emergency rooms due to the COVID-19 pandemic by supporting the use of "virtual" visits for patients with milder symptoms, while keeping the health and safety of members at the forefront.

24-HOUR NURSE LINE

Our 24-Hour Nurse Line is a benefit for all Blue Cross members and provides them with a registered nurse who can help assess symptoms and provide guidance for next steps.

Blue Cross members can call
1-800-775-2583

BCN members can call
1-855-624-5214

BLUE CROSS ONLINE VISITS SM

With this option, your employees can use a smartphone, tablet or computer to visit online with a board-certified doctor.

Getting care online could help reduce potential infections that may occur at a doctor's office.

Members can download the online visits app, **BCBSM Online VisitsSM**

Or visit bcbsmonlinevisits.com.

PROVIDER ONLINE VISITS

Many providers offer their own telemedicine or online visit capabilities in lieu of an office visit.

Contact your provider to see if they offer this service.

Mental health resources for your employees



Mental health hotline

Help is just a phone call away if you or your employees need support.

If you have a Blue Cross behavioral health benefit:

- **Blue Cross** members can call **1-800-762-2382**.
- **BCN** members can call **1-800-482-5982**.
- **Medicare Plus BlueSM** can call **1-888-803-4960**.
- **Blue Care Network AdvantageSM** can call **1-800-431-1059**.

If you don't have a Blue Cross behavioral health benefit:

- **Anyone** can call the New Directions Crisis hotline at **1-833-848-1764**.

Addressing substance abuse

Substance abuse, specifically opioid use disorder, is a significant problem nationwide. Expanding treatment during times like these is crucial.

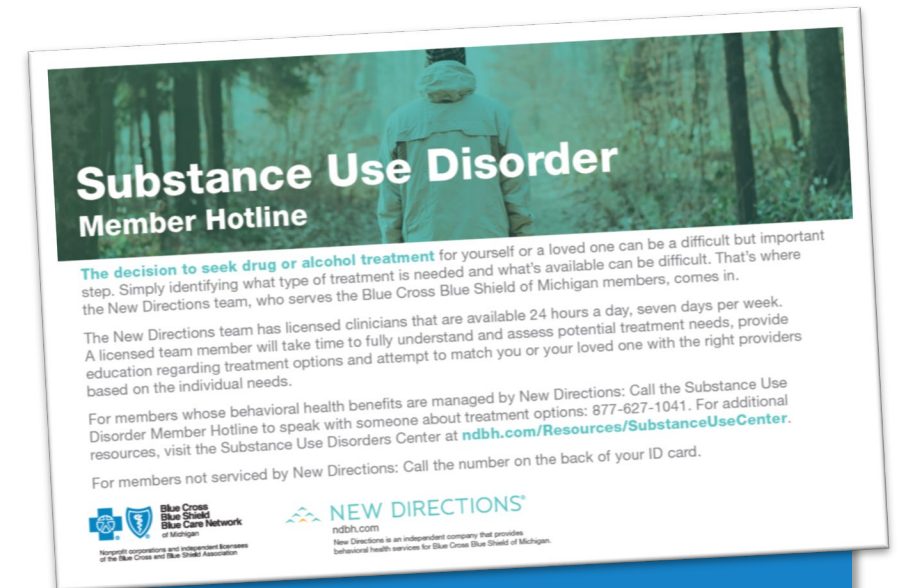
Treatments such as medication-assisted treatments show progress and lessen overdose deaths. Blue Cross is working to increase access to this important treatment through primary care offices and emergency departments.

To ensure continued access to treatments for substance abuse during the COVID-19 crisis, Blue Cross has taken additional steps:

- Telemedicine options
- No cost share for most in-person and telemedicine visits
- Medication-assisted therapy virtual visits

Also, Blue Cross has long worked with providers to deliver outpatient detoxification and treatment services. Now, to avoid potential COVID-19 exposure, these services will be available through telemedicine.

Members seeking help for substance use disorder can find providers participating in telehealth programs by calling the phone number on the back of their member I.D. card.



Download this flyer at
bcbsm.com/engage

Help for individuals losing coverage

Across our economy, in businesses large and small, we are seeing workers displaced from their jobs and their health coverage due to the global pandemic. We are mindfully aware of the tenuous financial positions our customers are in and we will continue working with them to ensure they won't lose coverage throughout this crisis.

Blue Cross has put in place services to enable qualified individuals to continue their health coverage or transition from group coverage to an individual plan, potentially qualifying for federal subsidies to lower their premiums.

Individuals seeking help from Blue Cross can find it by calling **1-877-610-2583** or online at bcbsm.com/myblue.
*Blue Cross Medicare Advantage members should call **1-888-803-4960**. BCN Medicare Advantage members should call **1-800-431-1059**.*

We are also offering help and guidance to Michigan small businesses, creating a special support program for small businesses that may be forced by economic conditions to drop their health insurance coverage or lay off employees.

The program is available to small employers and their insurance agents by calling **1-866-582-5052** or at smallgroupCOVID19@bcbsm.com.

We will continue our partnership with large employers on ways to balance affordability and access for their employees.

Blue Cross Blue Shield of Michigan is returning more than \$100 million to many fully insured customers this year.

Blue Cross announced several premium refunds along with rate stability measures for fully insured customers.

This response joins other efforts made to help customers, including:

- \$37 million back to small group customers for medical plans
- \$10.5 million shared refund to Blue DentalSM and Blue VisionSM employer group customers
- \$45 million paid directly to individual health plan members from 2019 through rebates and more.

The refunds are in addition to \$494 million that Blue Cross has invested in expanding the availability of no-cost benefits for members and to support health providers in response to COVID-19 – bringing the Blue Cross Blue Shield of Michigan enterprise's commitment in response to the crisis to nearly \$600 million.

Tailored Health Plan Solutions Updates

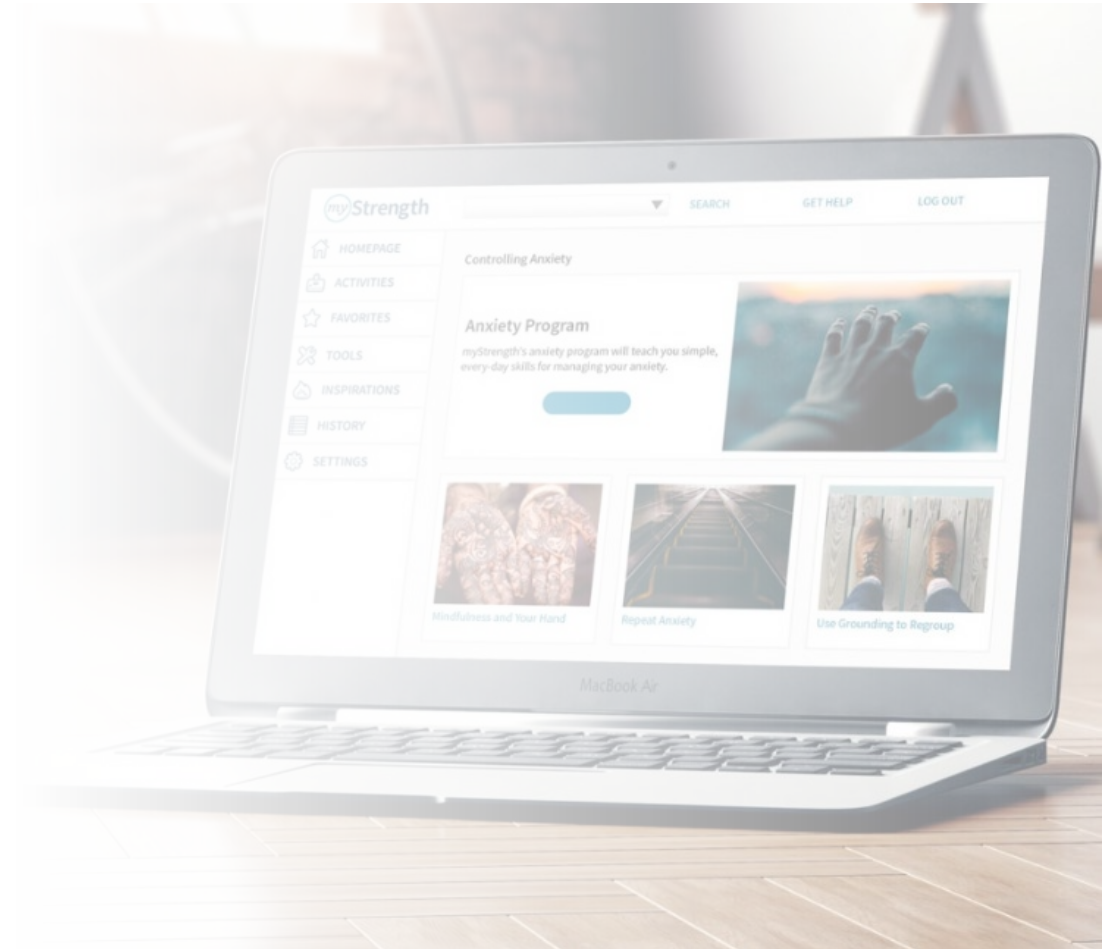
Among our many resources to provide people support if they are feeling anxious and need help during the COVID-19 pandemic, Blue Cross is offering a program called MyStrength by Livongo.

The MyStrength program is an online tool to support the needs of members in response to COVID-19. Features include:

- Coping skills during COVID-19
- Processing emotions about COVID-19
- Mental wellness and inner calm in difficult times
- Parenting in challenging times
- Keeping your relationships strong
- Staying connected while social distancing
- Simple ways to practice mindfulness

This tool is free for all customers and members through December 31, 2020.

Members can get started [here](#).



Supporting members with complex and chronic conditions

Blue Cross is uniquely positioned to support members who are at increased risk of developing COVID-19 by delivering care management services to our members with complex, chronic conditions. These conditions can place members at risk of developing complications from the COVID-19 virus.

To further support the COVID-19 response, the Blue Cross Coordinated Care program instituted the following:



NURSE CALL LINE

Available to members 24/7, the line supports members with questions about the virus or symptoms and triages members to the appropriate sources of care.

Blue Cross members can call
1-800-775-2583

BCN members can call
1-855-624-5214



EMERGENCY DEPARTMENT FOLLOW- UP FOR AT-RISK MEMBERS

Expanding outreach to members who have had a recent trip to the emergency department by providing clinical support, addressing member concerns, increasing awareness about available resources in the member's community.



DIGITAL ENGAGEMENT FOR AT-RISK MEMBERS

Developing new campaigns that will further provide support to high-risk members, which includes encouraging members to download our Care Coordination app (powered by Wellframe) and text with a nurse for clinical support.



MARKETING AND COMMUNICATIONS

Blue Cross Coordinated Care is developing a communication plan to push relevant and much needed information to members.

Food assistance and outreach for seniors

The Blue Cross® Coordinated Care program is expanding services offered to older adults during this pandemic.

We are helping our Medicare Advantage members in Michigan navigate this crisis by:

- Expanding food assistance programs — providing high-risk members with grocery cards from stores offering delivery services
- Delivering care packages with some essentials to more than 700,000 members
- Contacting members under care management support to coordinate care and identify gaps, including medication, food assistance, financial resources and clinical care
- Connecting members to information on COVID-19, providing telehealth and mental health services
- Providing resources for managing stress, isolation and loneliness



Value Partnerships pandemic response

Our nationally recognized statewide collaboration of doctors and hospitals is a tremendous asset that we are increasingly utilizing during times like these.

Because this platform has been in place for more than a decade, we have been able to quickly assemble groups of statewide providers and give them a forum to share information and best practices in dealing with the pandemic. This includes information such as patient testing, lab operations and other protocols.



Within 48 hours of the pandemic's arrival in Michigan, Blue Cross responded by:

- Quickly increasing telehealth utilization, with a goal of HIPAA-compliant telehealth.
- Assessing provider communities needs related to testing, collection sites and billing policies to ensure capture of COVID-19 admissions.
- Working to secure personal protective equipment for providers in the hospital and community settings.
- Hosting a comprehensive webinar with over 300 participants representing providers across the state.
- Leading weekly meetings with key leaders in the provider community, Blue Cross executives, representatives from the Michigan Department of Health and Human Services and our contacts at the major private laboratories.
- Partnering with MDHHS to push key information from the state to the provider community on Blue Cross platforms.

We understand the resource and financial strain our provider partners are facing – from local family physicians to hospitals.

Blue Cross has the largest network of providers in the state, and we are working diligently to provide financial support, reduce burdens and keep providers informed and connected.

Blue Cross is accelerating incentive payments to Michigan-based physician organizations and practices to give the immediate financial means to purchase equipment and treat patients with COVID-19.

The accelerated funding is available to the more than 40 physician organizations that are a part of Blue Cross' Physician Group Incentive Program, including more than 20,000 primary care and specialist physicians throughout Michigan.

Partnerships built through this 15-year-old program improve quality, collect data and share information and are now being used to help providers adapt to the global pandemic. We are also extending deadlines to submit claims and providing financial incentives for providers to build telehealth capabilities.



Blue Cross Blue Shield of Michigan and 26 Michigan hospitals are collecting comprehensive clinical data on COVID-19 patients to be included in an extensive registry that will provide insight into best practices in treating patients with the virus.

By analyzing the registry data, participants of the MI-COVID19 initiative aim to identify factors associated with higher levels of critical COVID-19 illness and worse outcomes; identify patient characteristics and treatment regimens associated with improved outcomes; and understand long-term complications for hospitalized patients.

The type of information being collected for the MI-COVID19 clinical registry includes:

- Symptoms and conditions upon arrival
- Patient vital signs
- Medications used before and during hospitalization
- Medical history, including any concurrent conditions or diagnoses
- Imaging and lab test results
- Course of treatment
- Discharge information and 60-day post-discharge status

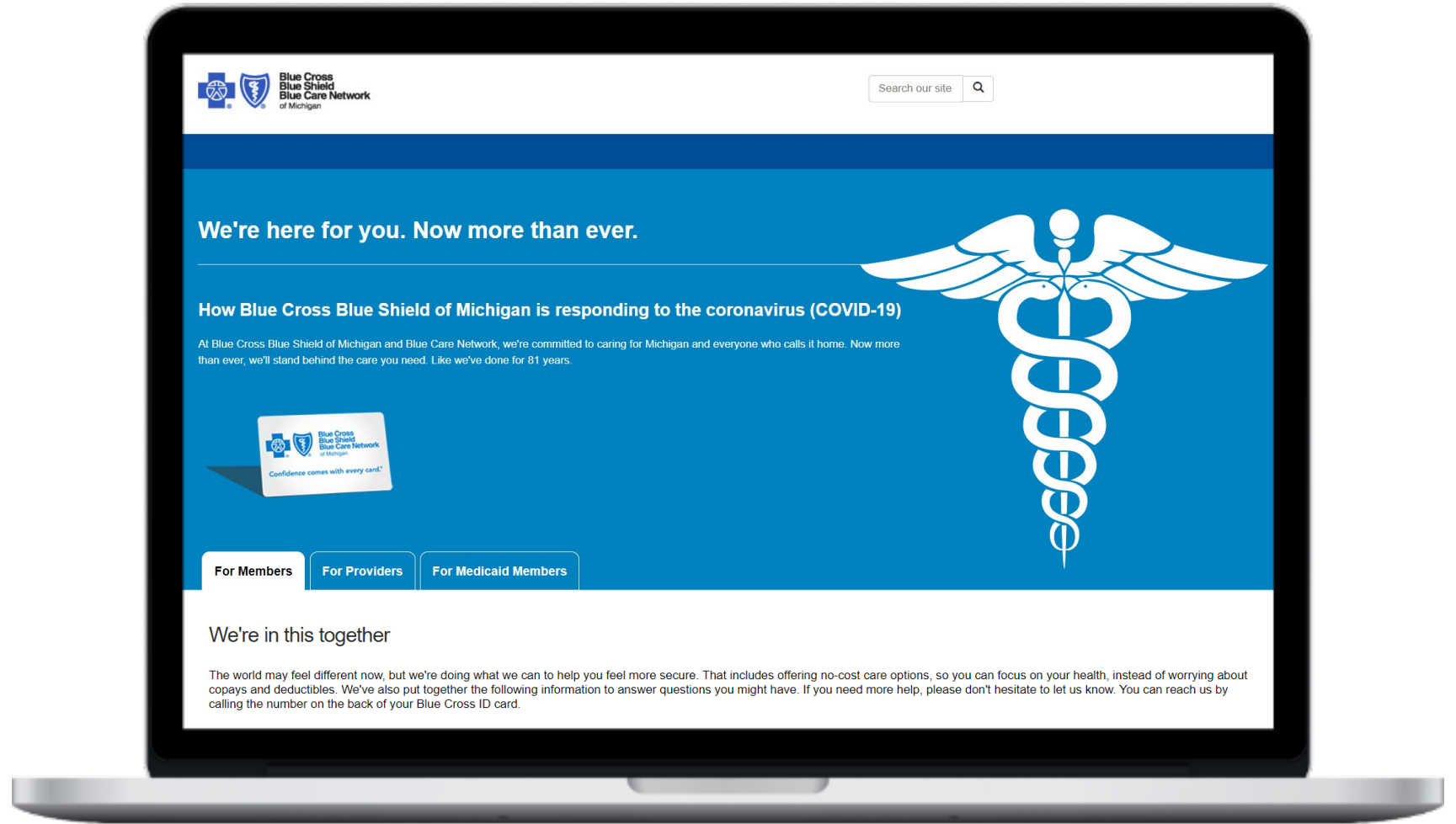
For more information and a complete list of participating hospitals, please visit [here](#).

Member, Customer and Community Engagement

COVID-19 landing page

Located at bcbsm.com/coronavirus, this website provides a central source of up-to-date information for members, providers and group customers, including:

- Guidance if diagnosed with COVID-19
- Information on telehealth options
- Pharmacy information

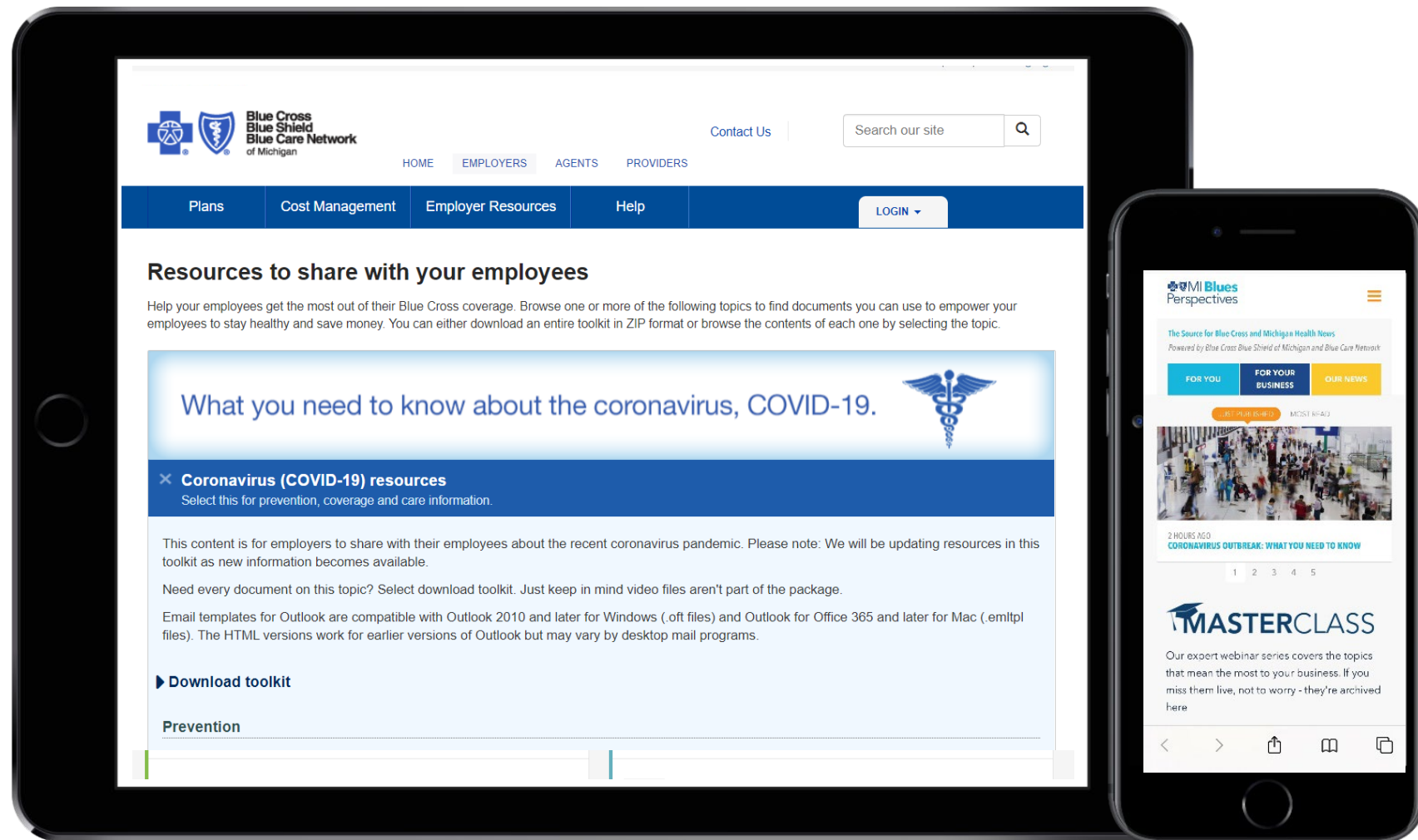


Resources

We encourage members to check the CDC website for information at [cdc.gov](https://www.cdc.gov).*

We have an employer toolkit with downloadable assets and templates for you to share with your employees. It is available at bcbsm.com/engage.

Our company is posting information on its blog – MIBluesPerspectives.com – to inform customers and members of the latest on the national impact of coronavirus and provide counsel on what to do and where to seek care if members come down with symptoms.



*Blue Cross and BCN don't own or control this website.

MIBlue Alexa Skill for Amazon Alexa

Use the MIBlue (pronounced "My Blue") Skill for Amazon Alexa to access health and wellness resources on any Amazon Alexa-enabled device.

Just say "Alexa, open MIBlue" to get information on:

- Blue Cross and COVID-19
- Coverage and deductibles
- Workouts
- Meditation
- Healthy recipes
- Activities for kids

During times like this, Blue Cross Blue Shield of Michigan is taking extra steps to not only help its members but everyone in Michigan.

Blue Cross will be fully covering COVID-19 tests while offering no-cost virtual care visits for members with a telehealth medical benefit. They are also helping United Way feed kids in need when schools are closed.



Helping the greater community for people in need

Blue Cross Blue Shield of Michigan will provide \$750,000 to support the efforts of community-based organizations across Michigan to provide meals to vulnerable kids as schools across Michigan close in response to the COVID-19 pandemic and support other efforts to protect seniors and other populations in need. Blue Cross joins many other organizations in this effort.

Blue Cross provided its financial support to the following organizations, serving these local areas:

- United Way for Southeastern Michigan (Detroit, Wayne, Oakland, Macomb, Lapeer, Monroe, Washtenaw counties)
- Father Fred Foundation (Antrim, Benzie, Grand Traverse, Leelanau, Kalkaska)
- Food Bank of Eastern Michigan (Northeastern regions)
- Greater Lansing Area Food Bank (Ingham, Eaton, Clinton, Shiawassee, Clare, Isabella, Gratiot)
- Kids' Food Basket (Kent, Allegan, Ottawa)
- Superior Health Foundation (Upper Peninsula)

Blue Cross has long supported the Building Healthy Communities program, which provides competitive grants to local schools across Michigan to create sustainable programs to combat childhood obesity through school-based exercise and nutrition.



Collectively, the network of 36 independent and locally-operated Blue Cross and Blue Shield (BCBS) companies and the Blue Cross and Blue Shield Federal Employee Program® (FEP®), have committed nearly \$3 billion to date in support of members, health care workers and local communities to aid in the ongoing fight against COVID-19.

Blue Cross helping grow telehealth in Michigan

Blue Cross and the Blue Cross Blue Shield of Michigan Foundation have partnered with three other organizations to accelerate telehealth in Michigan.

Along with the Michigan Health Endowment Fund, the Ethel and James Flinn Foundation and the Metro Health Foundation, nearly \$3 million has been awarded to Michigan-based organizations to expand telehealth opportunities.

The grants will help organizations implement new procedures, set up billing services, train or add staff, educate patients about telehealth, treat uninsured patients, and procure HIPAA-compliant licenses or equipment.

Examples of the funding at work:

The Ingham Community Health Centers will use the funding to establish a telehealth platform for the immediate need of supporting medical and behavioral health essential services through the COVID-19 pandemic. Over time, the infrastructure will be transitioned to support ongoing telehealth services to support chronic disease management for patients.

The Northwest Michigan Health Services, Inc. will receive funds to provide virtual medical, dental and behavioral health treatment to residents of all ages across seven counties.



[The full list of grants can be found here.](#)

The awards totaled \$2.9 million and ranged from \$25,000 to \$50,000.

Addressing COVID-19 racial disparities

Bridget Hurd, vice president, Diversity and Inclusion at Blue Cross Blue Shield of Michigan, has been appointed to serve on a state task force investigating racial disparities related to COVID-19 outcomes in Michigan.

Appointed by Gov. Gretchen Whitmer, the task force will make recommendations that address transparent reporting data, reducing medical bias in testing and treatment and reducing barriers to physical and mental health care, among other items.

The task force was formed as a response to the way the COVID-19 pandemic has disproportionately impacted communities of color. **African Americans represent 13.6% of Michigan's population, yet represent 40% of deaths from COVID-19.**



"It is an honor to be appointed as a member of the Michigan Coronavirus Task Force on Racial Disparities," Hurd (pictured left) said. "It is a great opportunity to focus on the short- and long-term needs of underserved populations and address the health and health care disparities that have been around for a very long time. At Blue Cross, through our Health Disparities Action Team, we are also committed to addressing health and health care disparities and I am excited about the work that will reach our Michigan communities."

The group will be chaired by Lt. Gov. Garlin Gilchrist.



Blue Cross employees volunteer to work on the frontlines



Thirty-four Blue Cross enterprise employees — many of them nurses — have volunteered their services to help COVID-19 patients.

While assignments will vary, many Blue Cross volunteers are helping at the TCF Center's recently transformed exhibition space, which is now a temporary 1,000-bed field hospital for COVID-19 patients.



"Blue Cross supports those on the frontlines of managing this crisis and saving people's lives," said President and CEO Daniel J. Loepp. "There are certain things doctors need in an emergency — including more resources and medical help. Blue Cross is trying to help."

Daniel J. Loepp
President and CEO
Blue Cross Blue Shield of Michigan



"A great employer in the city of Detroit — Blue Cross — they told their employees if you have a health care background and you want to join the governor's call to action, we'll keep paying your salary and your benefits," Governor Gretchen Whitmer said. "That's precisely the attitude we have to have. We've made it easier for people to join the front lines because we need to have all hands on deck."



Thank you