



Smarter, Better Health Care

Blue Cross COVID-19 Overview

Version: April 17, 2020

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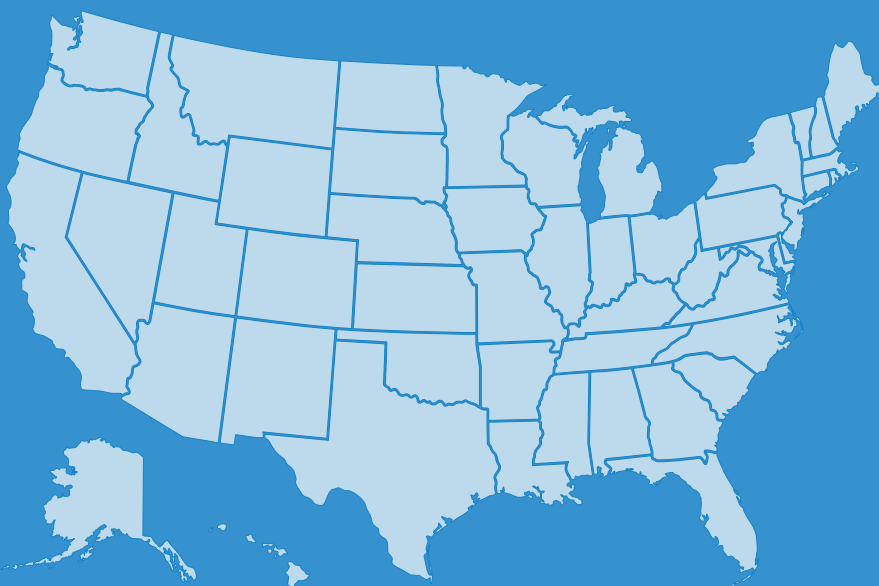
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In times like these, we're committed to supporting **you and your employees** by providing access to care safely and remotely, without the worry of cost.



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. There are:

- **More than 2.1 million confirmed cases worldwide.**
- **More than 600,000 confirmed cases in the United States alone.**

Current 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**

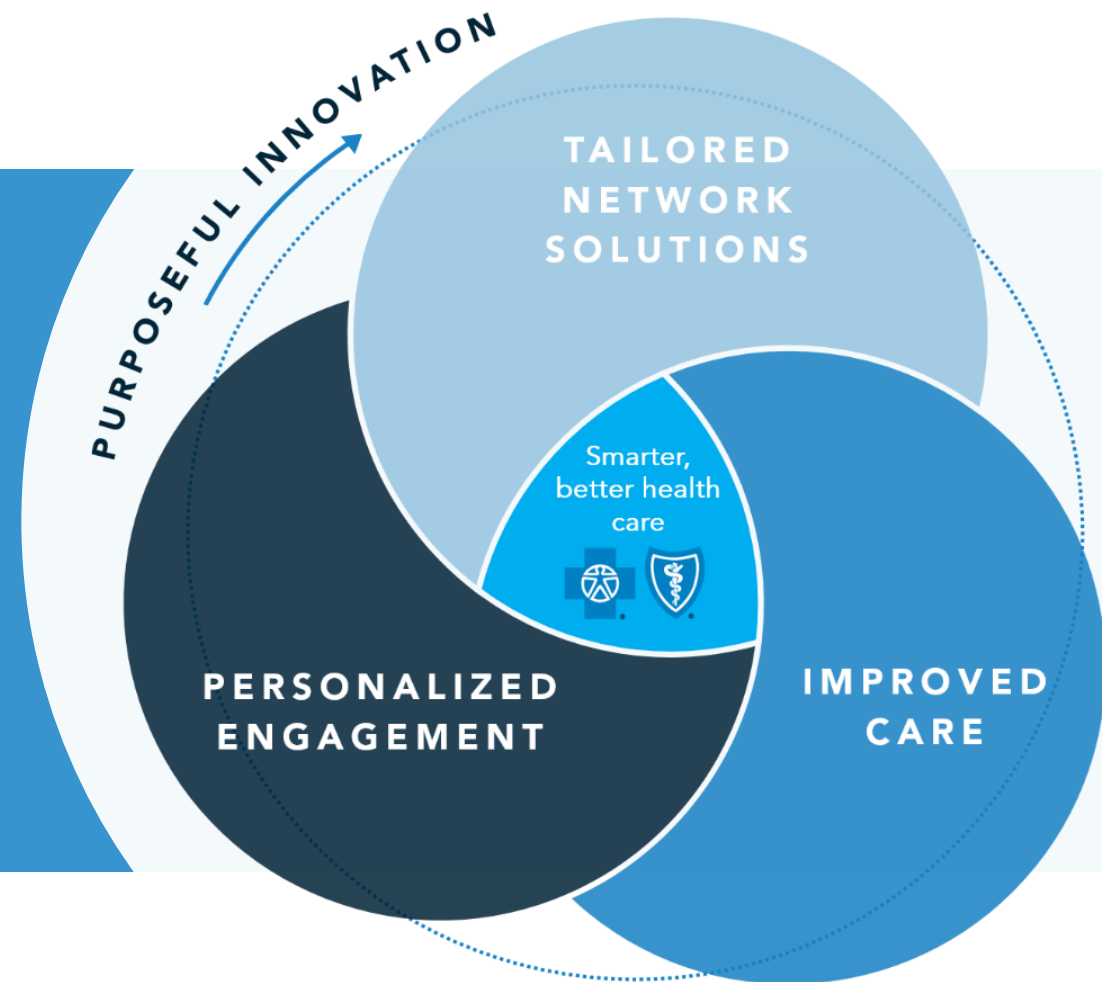


**Wash your hands
often with soap
and water for at
least 20 seconds**



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

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 June 30
 - \$0 telemedicine visits for the most common office visits and hospitalization follow-ups with network doctors and Blue Cross Online VisitsSM through June 30
 - Medicare Advantage plans are covering out of network at \$0 cost share
 - 24/7 Nurse Line for free help and guidance
- **For groups with behavioral health benefit**
 - \$0 telehealth visits for common behavioral health services through June 30
 - Medicare Advantage plans are covering out of network at \$0 cost share
 - 24/7 mental health hotline for those feeling anxious, depressed and stressed
- **Pharmacy**
 - No refill limits on 30-day prescriptions for maintenance medications
 - No-cost substitutions if drugs are out of stock
 - Free delivery through Meijer, SpartanNash, CVS* and Walgreens*
- **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

**May vary based on location. Check with your local store first.*

PANDEMIC RESPONSE

Testing and treatment

- Waiving member cost sharing for physician-authorized COVID-19, in line with the Families First Coronavirus Response Act
- Covering the full cost of medically necessary laboratory tests to diagnose COVID-19 infection consistent with CDC guidance
- Blue Cross will waive member cost sharing for all COVID-19 treatment through June 30, 2020

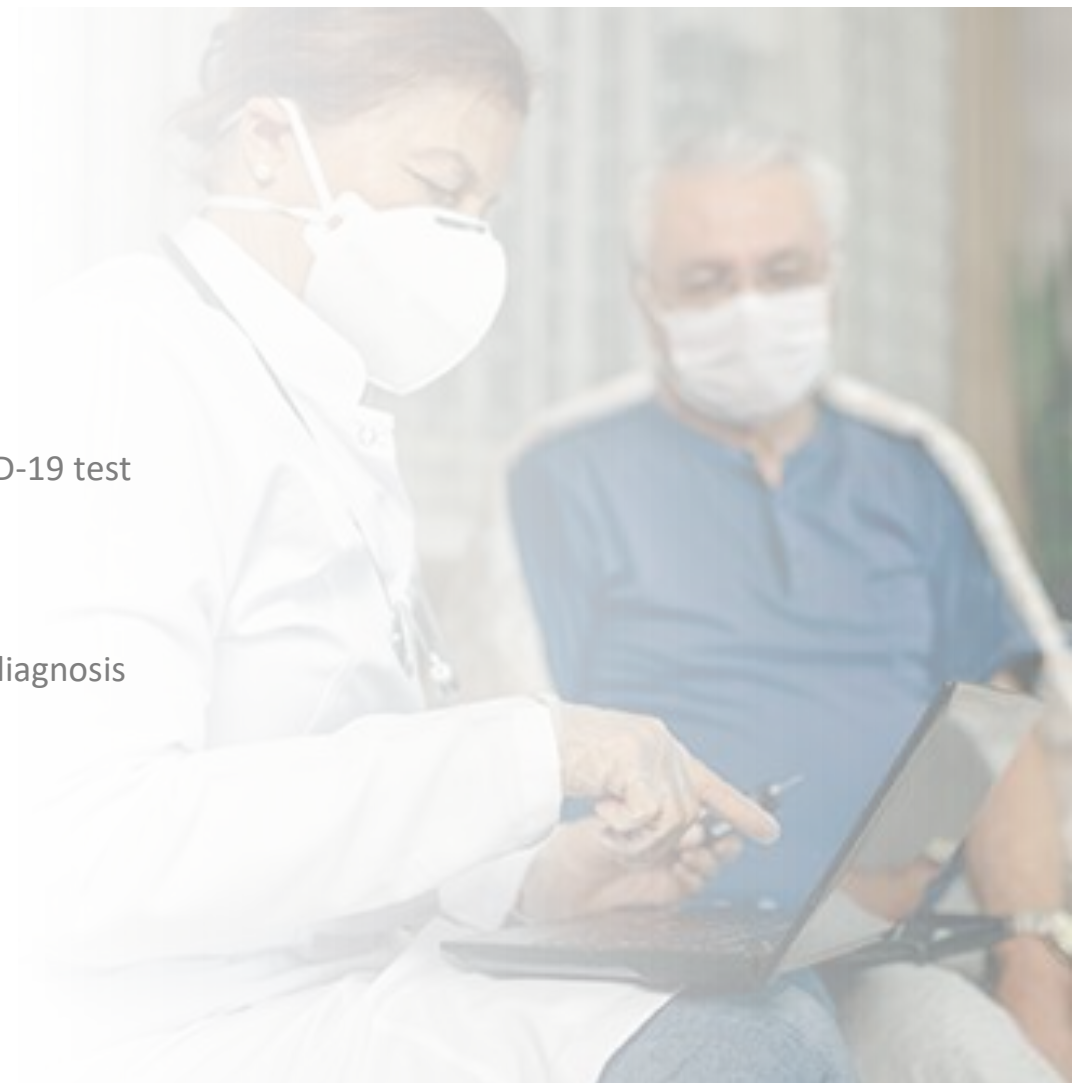
Prior authorizations

- Waiving prior authorizations for diagnostic tests and for covered services that are medically necessary and consistent with CDC guidance if diagnosed with COVID-19

This information may vary or not apply to certain ASC groups who have opted out.

Zero-dollar cost share

- **In line with the Families First Coronavirus Response Act**
 - COVID-19 testing and all services that result in ordering or administration of a COVID-19 test
 - Covered without member cost sharing as of March 18, 2020
 - 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



Understanding costs for COVID-19 treatment

The potential costs associated with COVID-19 patient treatment have wide ranges dependent on the severity of the symptoms experienced and care provided. High-level cost ranges for different types of cases:

All estimates based on early analysis

MILD CASE

\$200 to \$2,500

Patient receives care through an office visit or trip to the emergency room, including COVID-19 testing.

SEVERE CASE

\$10,000 to \$25,000

Patient requires inpatient hospitalization, which may also include ICU services.

CRITICAL CASE

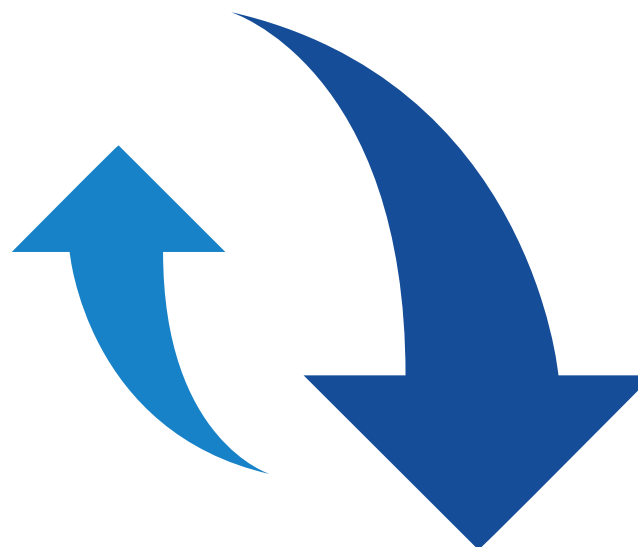
\$35,000 to \$65,000

Patient requires hospitalization within the ICU and may require a ventilator.

Estimates don't include Blue Cross discounts

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.

1. How many people contract COVID-19 and how many of them have severe symptoms requiring hospitalization
2. Whether new treatments or preventive vaccines are found
3. Whether health system supply constraints (the number of available hospital beds, availability of personal protective equipment, etc.) limit the access to treatment
4. The extent to which elective visits, treatments and procedures are deferred or canceled
5. 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 at least June 30:

- 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 as long as 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.



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 VISITSSM

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

Update on telemedicine services

Given the nature of the COVID-19 epidemic, seeking in-person medical care may lead to further spreading of the virus. **Blue Cross is encouraging the use of virtual care, including that offered by Blue Cross Online Visits and our network providers.**

Expanded services

- **For all commercial and Medicare Advantage members,** we are strengthening our \$0 telehealth cost sharing by including most common office visits, consultations and hospital discharge that can now be done by telehealth.
- **For groups that have a Blue Cross behavioral health benefit,** we're adding the most common behavioral health therapy services that can be done by telehealth at \$0 cost sharing, including:
 - Diagnostic psychiatric and psychological evaluation
 - Psychotherapy sessions, including crisis response and family therapy
- This applies to our entire PPO and HMO network of providers, in and out of Michigan.
- **\$0 cost sharing telehealth services available [through June 30](#)**
- **Reminder: 24-Hour Nurse Line available**



Blue Cross Online Visits has seen a 125% increase in providers since January with onboarding about 200 new providers to the platform per day.

MENTAL HEALTH HOTLINES

Help is just a phone call away if you're feeling anxious or need support.

Blue Cross Blue Shield of Michigan
1-800-762-2382

Blue Care Network
1-800-482-5982

Medicare Plus BlueSM
1-888-803-4960

Blue Care Network AdvantageSM
1-800-431-1059

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.



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.

TAILORED HEALTH PLAN SOLUTIONS UPDATES

Update on pharmacy services

With the governor's stay-in-place order, many Michiganders are looking for alternatives to filling prescriptions in-person over the next several weeks. To help our members, Blue Cross has committed to:



Expanding early prescription drug refill limits to up to

90

day supplies

Including select specialty medications to support those vulnerable to viral infection



Promoting the use of home delivery through our **mail order pharmacy** (Express Scripts) and through our **retail pharmacy partners** that offer free home deliveries (Meijer, SpartanNash, Walgreens, and others)

This eliminates additional person-to-person contact to mitigate the spread of COVID-19



Supporting the extraordinary work of health care providers and helping them focus on the current crisis without burdening them with more administrative processes

Effective April 1, 2020, Blue Cross will **extend the expiration dates for prior authorizations on prescription drugs to**

August 1, 2020

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.

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 an ultimate 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.



MEMBER, CUSTOMER AND COMMUNITY ENGAGEMENT

COVID-19 landing page

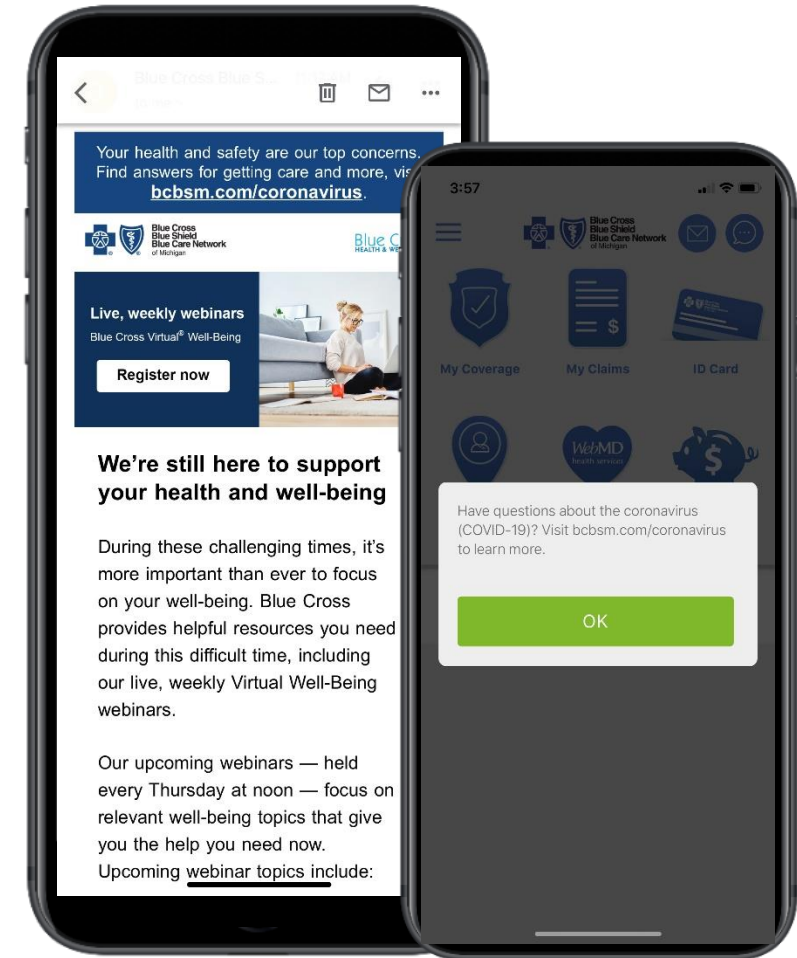
Located at bcbsm.com/coronavirus, this website provides a central source of up-to-date information for members, providers and group customers, including:

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



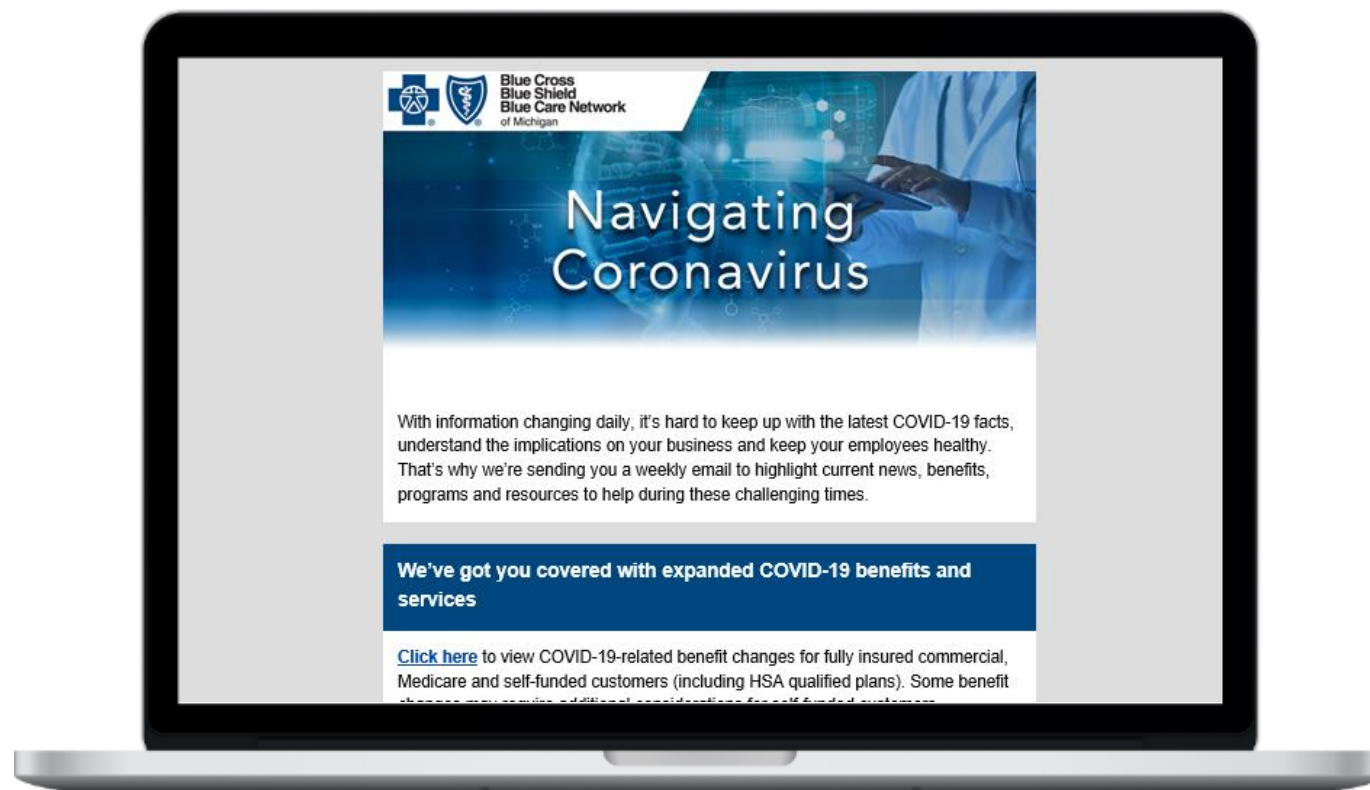
Marketing and communications

- Targeted member email communications, related to:
 - COVID-19 coverage information
 - Telehealth and Blue Cross Online Visits
 - Blue Cross® Virtual Well-Being webinars and well-being resources
- Employer-specific section of bcbsm.com/coronavirus, complete with:
 - Up-to-date information COVID-19
 - Information on testing and treatment
 - FAQs
 - Resources



Marketing and communications

- Targeted group email communications
- A new weekly COVID-19 digest mail to be sent to all group customers starting on **April 8**
- Employer-specific section of bcbsm.com/coronavirus, complete with:
 - Up-to-date information about COVID-19
 - FAQs
 - Resources



Upcoming COVID-19 forums and webinars

Blue Cross Master ClassSM

Join us for our next session, **COVID-19, the Election, Public Policy and You**, on:

- **Thursday, April 30, noon**
 - Accredited through SHRM and HRCI
 - Register at bcbsmmasterclass.com



Blue Cross Virtual Well-Being

Weekly member-facing webinars to help with all aspects of well-being, financial, mental and physical:

- **Tuesdays at noon – Live and on-demand sessions available at bluecrossvirtualwellbeing.com**

Group Customer Forum

Weekly webcast held weekly in April with current information about COVID-19

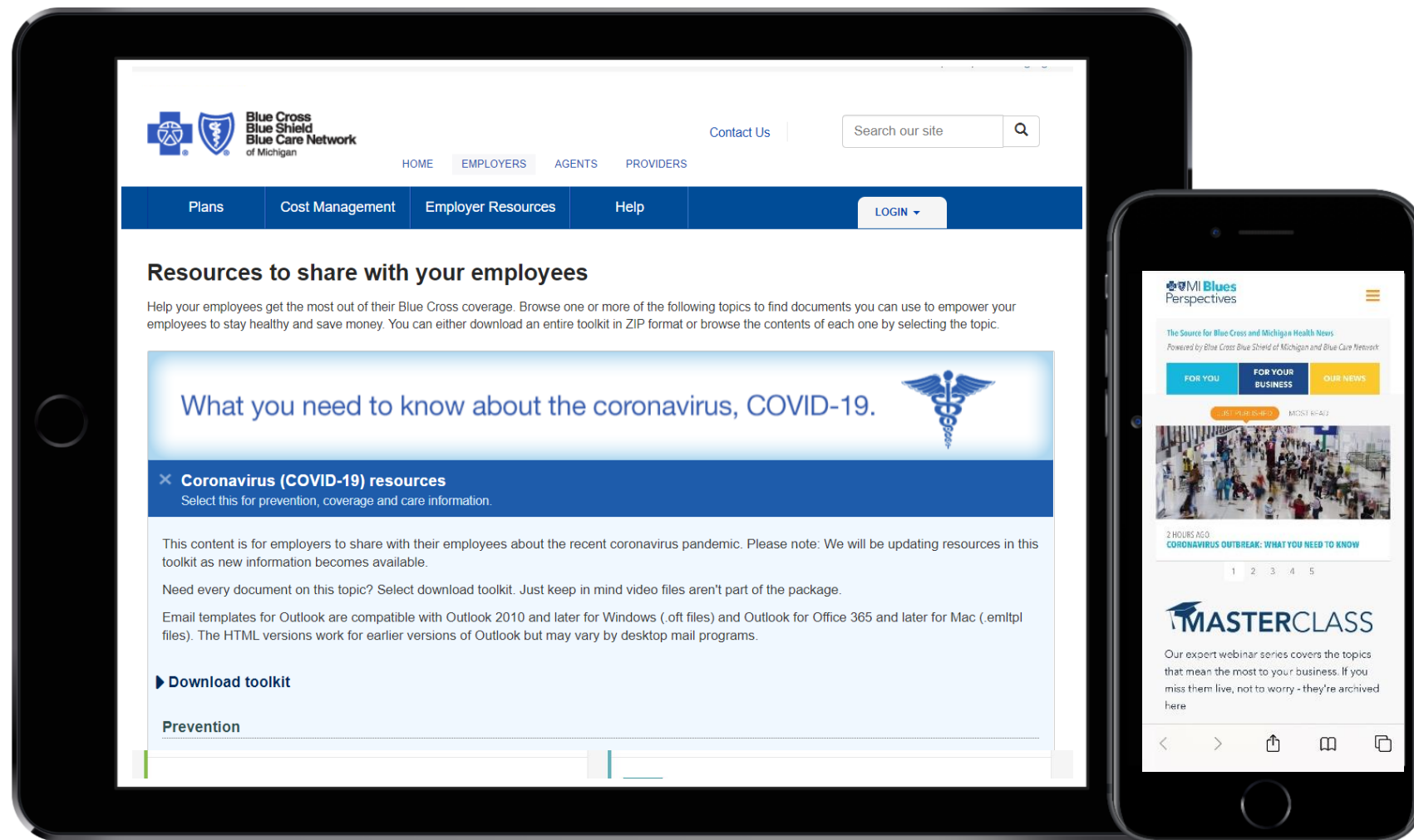


Resources

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.

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:

- **NEW!** Blue Cross and COVID-19
- Coverage and deductibles
- Workouts
- Mediation
- 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.



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.

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