Coronavirus COVID-19 frequently asked questions

What it is, how to prevent it, what Anthem benefits cover

About coronavirus and COVID-19

What is coronavirus and COVID-19?

Coronavirus is a type of virus that causes respiratory illness —an infection of the airways and lungs. COVID-19 is a new strain of coronavirus. It's part of the same family of coronaviruses that includes the common cold.

How does the virus spread?

Right now, medical experts think that COVID-19 spreads from person-to-person through a cough, sneeze, or kiss. However, since COVID-19 is a new disease, scientists around the globe are racing to learn more about it.

What are the symptoms?

The most common early symptoms appear between 2 and 14 days after being infected. Symptoms can be mild to severe. They include fever, cough, and shortness of breath.

Prevention and treatment

How to prevent infection

The best way to prevent infection is to avoid being exposed to the virus that causes COVID-19. Check the CDC website for up-to-date information. If traveling, visit the CDC travel page for most current travel guidelines.

Good health habits can also help prevent and fight COVID-19.

- Wash hands often with soap and water for at least 20 seconds. Especially after going to the bathroom, before eating, and after blowing your nose, coughing, or sneezing.
- If soap and water aren't available, use an alcohol-based hand sanitizer with at least 60% alcohol.
- Avoid touching eyes, nose, and mouth.
- Avoid close contact with people who are sick.
- Stay home when sick. This includes staying home from work, school, errands, and travel for at least 24 hours after a fever is gone.
- Cover a cough or sneeze with a tissue, throw the tissue in the trash, and wash hands.
- Clean and disinfect frequently touched objects and surfaces like phones, keyboards, and doorknobs.
- Get plenty of sleep, be physically active, drink lots of fluids, and eat nutritious food.

What if individuals are sick with COVID-19?

Individuals exposed to COVID-19 who develop a fever and symptoms of respiratory illness, such as cough or difficulty breathing, should contact their doctor immediately. Anthem members can log in at **anthem.com/ca** to use LiveHealth Online and connect with a board-certified doctor via video at no cost through June 14, 2020, or chat with a doctor via text through the Sydney Care app. To help prevent the disease from spreading to people in the community, follow these CDC recommendations.

Are there any prescription drugs to treat COVID-19?

Right now, there are no prescription drugs that are approved to treat this virus. Scientists are working quickly to develop treatment, so we are closely monitoring CDC and World Health Organization (WHO) guidance for updates on the best treatments.

Are there any vaccines available to prevent COVID-19?
Not yet. Several vaccines are being tested, but they're still in the very early stages of development. After that, they'll need to go through clinical trials to be sure they are both safe and effective before they'd be ready for the public.

How Anthem benefits will work

COVID-19 testing is covered.
All Anthem members are covered. If COVID-19 testing is needed, the test and the visit where members get the test are covered with no out-of-pocket costs. For members diagnosed as having COVID-19, Anthem health plan's benefits apply to treatments.

Symptom checks and doctor visits from home are covered.
Members can download the free Sydney Care mobile app for a quick and easy way to evaluate symptoms. They can connect with a doctor through a LiveHealth Online video session or a Virtual Care text session right from their phone. The doctor they connect with can evaluate their symptoms, help them understand whether they're at risk for COVID-19, and let them know whether they need to visit a local health care provider in person for COVID-19 testing. **LiveHealth Online is available for members at no extra cost through June 14, 2020.**

Sydney Care is available to download now on Android or iOS. This app should accompany the Sydney Health and Engage app. Coronavirus Assessment functionality is in development and expected to be available within the next week.

Members can also log in to their anthem.com/ca account and connect to LiveHealth Online.

Most plans include telehealth as part of their benefits. If LiveHealth Online isn't part of a member's plan benefits, they can still use it for $59 per visit.

If doctors in a member's plan don't use LiveHealth Online, but have their own telemedicine technology to see patients, members can use that technology to see them at no cost until June 14, 2020.

Early prescription refills are covered.
Anthem is relaxing early prescription refill limits, where permitted, for members who have Anthem pharmacy benefits and wish to refill a 30-day supply of most maintenance medications early.

Additionally, members who have a pharmacy plan that includes a 90-day mail-order benefit should talk to their doctor about whether changing from a 30-day supply to a 90-day supply of their prescriptions is appropriate. Members filling 90-day prescriptions can get most of their medications through our home delivery pharmacy. Members can call the Pharmacy Member Services number on their health plan ID card to learn more.

If there's an epidemic, how will you ensure that the doctors in the Anthem plan can still provide care?
Anthem is committed to making sure members can get the care they need. We're working closely with the doctors and other health care professionals in our plans to prepare for more calls and visits. If doctors aren't available for some reason, we'll help them find alternate care. Members can go to **anthem.com/ca** or call the Member Services number on their ID card.

Could there be a shortage of medications people take? If so, what would they do?
Because many drugs we rely on every day are made in China, we are constantly checking the supply of medications available to our members. If we see there could be a shortage of a certain drug, we'll find alternate medications that our members could take for about the same price.

Safety and preparedness

What is Anthem doing to prepare?

Anthem is monitoring COVID-19 developments and what they mean for our associates and those we serve. We are fielding questions about the outbreak from our customers, members, providers, and associates. Additionally, our clinical team is actively monitoring external queries and reports from the Centers for Disease Control and Prevention to help us determine what, if any, action is necessary on our part to further support our stakeholders. Anthem has a business continuity plan for serious communicable disease outbreaks, inclusive of pandemics, and will be ready to deploy the plan if necessary.

Does Anthem have a business continuity plan in the event of a pandemic?

Anthem maintains a comprehensive enterprise wide business continuity program that aligns business requirements of our operating units and related support areas to help us meet our commitments following an "unplanned event." This plan includes strategies for a "People Unavailable" event, including a pandemic, to help us continue critical business processes to meet our customer commitments. Response to and mitigation of such an event can include leveraging our broad geographic footprint, work from home capability, increased personal hygiene and additional building hygiene measures and frequency, travel restrictions, isolation of personnel, and limiting access to and travel between our facilities. All of this is documented in established policies and procedures to support crisis response measures, such as during a pandemic threat.

Is Anthem encouraging broader use of telehealth assuming the virus spreads?

We are recommending members use telehealth when they can, as it prevents them from spreading a virus and can help protect them from getting a virus while waiting with others at a physical facility. Members can use LiveHealth Online at no cost until **June 14, 2020.** They can visit **anthem.com/ca** secure portal to use LiveHealth Online and connect with a board-certified doctor via live chat or video. This includes visits with a mental health professional.

For more information, check the **CDC website** for up-to-date details and recommendations about COVID-19.

Sources:
Centers for Disease Control and Prevention: *About Coronavirus Disease 2019* (COVID-19) (accessed March 2020): cdc.gov/coronavirus/2019-ncov/about/index.html.
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Centers for Disease Control and Prevention: Interim Guidance for Implementing Home Care of People Not Requiring Hospitalization for 2019 Novel Coronavirus (2019-nCoV) (COVID-19) (accessed March 2020): cdc.gov/coronavirus/2019-ncov/hcp/guidance-home-care.html.

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