



Horizon Blue Cross Blue Shield of New Jersey

## Questions about Coverage

### **Will Horizon BCBSNJ cover laboratory testing for coronavirus 2019?**

We will cover, with no cost share to the member, the appropriate medically necessary diagnostic testing for coronavirus 2019.

### **Will Horizon BCBSNJ cover testing of asymptomatic members who have traveled or were in areas of possible exposure?**

Testing asymptomatic individuals is not medically indicated and is against the current advice of the CDC and WHO.

CDC recommends voluntary home quarantine for those who have traveled to/from [countries where coronavirus 2019 has spread or who have been exposed to individuals with the virus.](#)

### **Will Horizon BCBSNJ cover treatment of coronavirus 2019?**

At this time, there is no specific antiviral treatment or vaccine for coronavirus 2019. Members should call their doctors to ask about care to help relieve symptoms as they would for other viral respiratory infections. Horizon BCBSNJ will continue to cover medically necessary health care costs to treat infectious diseases, including coronavirus 2019, based on the terms of a member's insurance plan.

### **Will Horizon BCBSNJ cover the cost of the coronavirus 2019 vaccine when it's made available?**

We cover vaccines recommended by CDC's Advisory Committee on Immunization Practices (ACIP) and the US Preventive Health Services Task Force (USPSTF).

### **Will Horizon BCBSNJ cover medical supplies such as masks, gloves, or disinfectants that consumers may want?**

Most of these supplies are not currently covered.

### **Will Horizon BCBSNJ cover telemedicine services to ensure access to care while reducing the opportunities for disease transmission?**

Horizon members will have no cost, 24/7 access to licensed nurses who can assess and assist members with symptoms that are consistent with suspected coronavirus 2019 infection. Those services are available through the Company's free Horizon Blue app, signing in to our secure

[website](#), or by phone at **1-888-624-3096**. Members may also use those services to consult with a nurse about other health concerns and potentially avoid a visit to a physician office or urgent care facility.

### **Will Horizon BCBSNJ waive prior authorization requirements for treatment of coronavirus 2019?**

Horizon will:

- Waive prior authorizations for a visit to a primary care physician, urgent care center, or emergency room for evaluation of upper respiratory symptoms, fever, shortness of breath or other conditions that may represent coronavirus 2019.
- Waive prior authorizations for diagnostic tests and for covered services that are medically necessary and consistent with CDC guidance if diagnosed with coronavirus 2019.
- Waive prior authorization for lab studies or diagnostic testing required during an ER evaluation or inpatient hospital stay.

### **Will Horizon BCBSNJ waive deductible and/or cost sharing requirements for members with costs related to coronavirus 2019 testing or treatment?**

At this time, treatment of coronavirus 2019 is aligned with treatment of other viral respiratory infections, and any cost sharing and/or deductible obligations would be the same under the member's health plan. However, we have emergency preparedness plans in place for disasters, including global pandemics, which allow for the modification of cost sharing and financial obligations. We are carefully monitoring coronavirus2019 developments and will make modification determinations accordingly.

### **Will Horizon BCBSNJ waive referral requirements for members seeking testing or treatment for coronavirus 2019?**

At this time, diagnostic testing can only be performed by certain laboratories, and ordered by your doctor. No referral is required for primary care, urgent care or emergency care.

### **How is Horizon BCBSNJ working with its vendors to prepare for a coronavirus 2019 outbreak in New Jersey?**

All of our mission critical vendors have the capability to recover business operations within 24 to 72 hours. As part of our vendor delegation process, we review and approve all of our vendor business continuity plans and redundant capabilities annually. Horizon BCBSNJ is working closely with these vendors to plan for and mitigate any potential disruption related to coronavirus 2019.