



What you need to know about the coronavirus (COVID-19)

Keeping you informed

The CVS Health Enterprise Response and Resiliency and Infectious Disease Response teams are actively monitoring the rapidly evolving international coronavirus outbreak, which was declared a pandemic by the World Health Organization (WHO) on March 12.

Below is information about the virus – including guidance from the WHO and the Centers for Disease Control (CDC) – tips for staying healthy and a few procedures that CVS Health has implemented that focus on the health and safety of our colleagues, customers and patients. For more information about the virus, please visit the CDC and/or WHO websites dedicated to this issue.

*The content below is not intended to be a substitute for professional medical advice, diagnosis or treatment. Always seek the advice of your physician or other qualified health provider with any questions you may have regarding a medical condition.

General Questions

What is COVID-19?

The CDC and WHO are actively monitoring the outbreak of a new coronavirus strain called COVID-19, which causes respiratory illness. The virus, which has infected thousands of people [worldwide](#) and caused deaths, originated in Wuhan City, China. As of March 11, 2020, the [World Health Organization has declared the situation a pandemic](#). Additional cases have now been reported in the [United States](#). Visit the [CDC Traveler's Health website](#) for travel notices and precautions.

What are the symptoms of COVID-19?

Common signs of infection include respiratory symptoms, fever, cough, shortness of breath and breathing difficulties. In more severe cases, infection can cause pneumonia, severe acute respiratory syndrome, kidney failure, and even death.

People with heart and lung disease or weakened immune systems, as well as infants and older adults, are at higher risk for upper and lower respiratory tract illness.

How is COVID-19 spread?

Human coronaviruses are usually spread from an infected person to others through the air by coughing and sneezing and through close personal contact, such as touching or shaking hands.

What is the official name for the disease caused by the new coronavirus?

The World Health Organization announced the official name for the disease caused by the new coronavirus on February 11, 2020. The new name is COVID-19, short for "coronavirus disease 2019."

Supporting Members

Will Aetna cover the cost of COVID-19 testing for members?

Aetna will waive co-pays for all diagnostic testing related to COVID-19. This policy will cover the cost of physician-ordered testing for patients who meet CDC guidelines, which can be done in any approved laboratory location. Aetna will waive the member costs associated with diagnostic testing at any authorized location for all Commercial, Medicare and Medicaid lines of business. Self-insured plan sponsors will be able to opt-out of this program at their discretion.

What else is CVS Health doing to support Aetna members?

Effective immediately, Aetna members will have access to the following resources:

- **For the next 90 days, until June 4, 2020, Aetna will offer zero co-pay telemedicine visits – for any reason.** Aetna members should use telemedicine as their first line of defense in order to limit potential exposure in physician offices. Cost sharing will be waived for all virtual visits through the Aetna-covered Teladoc® offerings and in-network providers delivering synchronous virtual care (live video-conferencing) for all Commercial plan designs. Self-insured plan sponsors will be able to opt-out of this program at their discretion.
- Aetna is **offering 90-day maintenance medication prescriptions for insured and Medicare members.** It is also working with state governments to make the same option available to Medicaid members where allowable. Self-funded plan sponsors will also be able to offer this option.
- Aetna is also **waiving early refill limits on 30-day prescription maintenance medications for all members with pharmacy benefits administered through CVS Caremark.**
- Through Aetna's Healing Better program, **members who are diagnosed with COVID-19 will receive a care package** containing CVS items to help relieve symptoms. The package will also include personal and household cleaning supplies to help keep others in the home protected from potential exposure.
- Through existing care management programs, **Aetna will proactively reach out to members most at-risk for COVID-19.** Care managers will walk members through what they can do to protect themselves, where to get information on the virus, and where to go to get tested.
- **Aetna is also offering its Medicare Advantage brief virtual check-in and remote evaluation benefits** to all Aetna Commercial members and waiving the co-pay. These offerings will empower members with questions or concerns that are unrelated to a recent office visit and do not need immediate in-person follow-up care to engage with providers without the concern of sitting in a physician's office and risking potential exposure to COVID-19.
- Beginning immediately, **CVS Pharmacy will waive charges for home delivery of prescription medications.** With the CDC [encouraging](#) people at higher risk for COVID-19 complications to stay at home as much as possible, this is a convenient option to avoid coming to the pharmacy for refills or new prescriptions.
- ☐ Aetna is waiving cost-sharing and co-pays for inpatient hospital admissions related to COVID-19 at all in-network facilities for members of Aetna-insured commercial plan sponsors. This is part of several additional steps to help members access care that they need during the COVID-19 pandemic. This policy is effective immediately for any such admission through June 1, 2020.

Is the no-cost telemedicine benefit limited to COVID-19 related care?

No, members with a telemedicine benefit can take advantage of this no-cost telemedicine benefit for any reason, include general medical, behavioral health and dermatology visits.

Does the no-cost telemedicine benefit apply to behavioral health as well?

Yes, the no-cost benefit applies to telemedicine visits for behavioral health.

Does the no-cost telemedicine benefit apply to non-participating providers?

No, this no-cost benefit only applies to real-time virtual care delivered by an in-network provider. Non-participating provider coverage is based on the member's benefit/plan design for out-of-network benefits

I asked for a COVID-19 test, but my doctor said I don't need one. What are my options?

Your doctor is in the best position to advise if testing is needed based on your symptoms. With tests in limited supply, providers are using a strict set of guidelines to determine when testing is appropriate.

If your symptoms change, contact your doctor again.

How many locations will CVS Pharmacy offer testing at?

CVS Pharmacy will begin a testing program at one pharmacy in Shrewsbury, MA beginning March 19 and is in the process of working with federal and state governments to identify additional sites as the program begins to scale. This program is focused on working with first responders in the community, e.g., local fire and police departments, EMTs, and local hospitals.

How will CVS Health educate members about the COVID-19 outbreak?

CVS Health is implementing the following programs to educate members about COVID-19 and help address any associated anxiety and stress:

- Opening Crisis Response Lines for all Aetna (Commercial, Medicare, Medicaid) and Caremark members who may be experiencing anxiety related to COVID-19.
- Expanding 24x7 access to the Aetna Nurse Medical Line for all Aetna and Caremark members.
- Providing Aetna plan sponsors with a Resources for Living toolkit with materials specifically developed for members experiencing anxiety related to COVID-19.

How can members access services without going to a provider's office?

Members can use Teladoc or their provider may be able to offer them services over the phone or through a telemedicine platform where you have a real-time visual connection. Members should contact their provider to check availability.

How can our Medicare Advantage members access telehealth services?

As of March 9, we're expanding coverage of telehealth and offering all telehealth visits at no cost to members (copays are waived) until further notice. This will help our Medicare plan members get the care they need while lowering their risk of exposure to the coronavirus, or COVID-19.

Members should contact their doctor to see which telehealth services they may be able to offer their patients.

Can our Medicare Advantage members use Teladoc?

Some Group members have access to Teladoc (it's not yet available to individual Medicare Advantage members). Members can call the member services phone number on the back of their card to see if Teladoc is available with their plan.

If Teladoc is available for a member, they can call [1-855-TELADOC \(855-835-2362\)](tel:1-855-TELADOC) or visit <https://member.teladoc.com/aetna> for help. It's available 24/7 to help.

For Group Medicare Advantage members with the Teladoc benefit, is the copay waived?

As of now, no. But we're exploring whether this is something we will change in the future.

For Aetna Group Medicare Advantage members without the Teladoc benefit, will members be able to access Teladoc?

Not yet. Our Group Medicare Advantage plan members who don't currently have this benefit cannot currently access Teladoc.

Does CVS MinuteClinic offer virtual visits to Medicare members?

No. Right now this service is not available.

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3. Providing Aetna plan sponsors with a Resources for Living toolkit with materials specifically developed for members experiencing anxiety related to COVID-19.

Protecting Yourself

How can you protect yourself or others from COVID-19?

Although there are currently no vaccines available to protect against human coronavirus infection, you may be able to reduce your risk of infection by washing your hands often, avoiding touching your eyes, nose, or mouth with unwashed hands, and avoiding close contact with people who are sick.

If you have cold-like symptoms, as a courtesy to your co-workers and others, please remain at home while you are sick:

- Along these lines, CVS Pharmacy is waiving charges for home delivery of prescription medications. With the CDC encouraging people at higher risk for COVID-19 complications to stay at home as much as possible, this is a convenient option to avoid coming to the pharmacy for refills or new prescriptions.
- Additionally, through Aetna, CVS Health is offering 90-day maintenance medication prescriptions for insured and Medicare members, and is working with state governments to make the same option available to Medicaid members where allowable.
- Aetna is also waiving early refill limits on 30-day prescription maintenance medications for all members with pharmacy benefits administered through CVS Caremark.

If you share a work station or equipment with others, please wipe it down with disinfectant wipes after use. Surfaces in any area occupied by an individual who has been diagnosed with COVID-19 should be washed with [70 percent ethyl alcohol chlorine solution](#).

For information about hand washing, see the CDC's [Clean Hands Save Lives](#) website.

What should you do if you suspect you or someone else has contracted COVID-19?

Most people with common human coronavirus illness will recover on their own. Although there are no specific treatments for illnesses caused by human coronaviruses, you can take the following actions to help relieve symptoms if you are mildly sick:

- Take pain and fever medications. Ask your pharmacist how they may interact with any medications you

currently take. Caution: The [CDC and American Academy of Pediatrics \(AAP\)](#) recommend not giving aspirin to children.

- Use a room humidifier or take a hot shower to help ease a sore throat and cough.
- Drink plenty of liquids.
- Stay home and rest.

Does getting the flu or pneumonia vaccine reduce an individual's risk of developing COVID-19?

No, but since there is no treatment for COVID-19, getting available immunizations for other lung infections, like flu, pneumonia and whooping cough is important. This is especially important for those who have weakened immune systems or who may have a more serious illness. Additionally, while COVID-19 is circulating, these immunizations will help decrease the burden on health care delivery systems.

Who should be tested for COVID-19?

The CDC recommends that anyone with symptoms of COVID-19, returning from a CDC-designated “Level 2” or “Level 3” advisory area, or who has been in contact with someone who is suspected or confirmed of having the coronavirus within the last 14 days, should be tested.

How can I access COVID-19 testing?

Patients who have concerns that they may have been exposed to COVID-19 or may have symptoms of COVID-19 should contact their state Department of Health for testing. The tests will likely be nasal swabs that are then sent to a laboratory. We are not currently able to do testing at MinuteClinic or CVS Retail pharmacies. The CDC states that coronavirus testing may be performed on patients with a doctor’s approval.

Am I at risk for COVID-19 from shipped packages or products?

Although we are still learning about COVID-19 and how it spreads, previous coronaviruses have caused severe illness in people (MERS-CoV and SARS-CoV). While we don’t know for sure that this virus will behave the same way as other coronaviruses, we can use the information gained from both of these earlier coronaviruses to guide us.

In general, because of poor survivability of these coronaviruses on surfaces, there is likely very low risk of spread from products or packaging that are shipped over a period of days or weeks at ambient temperatures.

Coronaviruses are generally thought to be spread most often by respiratory droplets. Currently, there is no evidence to support transmission of COVID-19 associated with imported goods. There have not been any cases of COVID-19 in the United States associated with imported goods.

Information will be provided on the [CDC Coronavirus Disease 2019 \(COVID-19\) website](#) as it becomes available.

CVS Actions**What is CVS Health doing to prepare for a potential increase of COVID-19 in the U.S.?**

Through the work of the CVS Health Emergency Response & Resiliency Team and Infectious Disease Response Team, we continue to actively monitor the current international and domestic environment for coronavirus-related risks and prepare accordingly. Specifically, these teams are:

- Collaborating with partners across the Enterprise to help bolster business unit preparation and continuity, with a focus on meeting the needs of the consumers and other customers we serve, if and when warranted.
- Developing travel, Work from Home, and other HR-related guidance to help employees stay safe and healthy.
- Working with external public health organizations and other stakeholders, including the Centers for Disease Control and Prevention (CDC), to boost awareness of CVS Health’s emergency preparedness efforts and capabilities.

Can you provide an overview of CVS Health’s pandemic preparedness plan and continuity of operations plans?

Aetna service, clinical and provider teams have robust continuity plans in place to help ensure we can continue to support our members and customers. Plans include:

- Increasing our capacity to move staff to work-at-home arrangements as needed to provide support for critical services like call, claim and clinical services.
- Working closely with our vendor partners to ensure business continuity plans are in place and we are positioned to realign work as needed.
- Liberalizing our policies to reduce barriers to care and comply with local/state/federal government directives.
- Coordinating with providers and network partners to help them focus on patient care.
- Limiting all non-essential domestic and international travel.
- Promoting a healthy workplace and reinforcing preventive measures.

- Partnering with our CVS Enterprise Response and Resiliency team to communicate guidance to help employees stay safe and healthy.

What is MinuteClinic doing to prepare for patients who may have COVID-19 symptoms?

CVS Health and MinuteClinic are collaborating closely with local health departments related to COVID-19. When we see a patient who is presenting with symptoms of a lower-respiratory tract illness (e.g., coughing, shortness of breath), we ask about their recent travel history (e.g., timeframe and location) and evaluate relevant risk factors to determine their risk of exposure to COVID-19. These visits may also include recommending further consultation with a physician to determine if a higher level of care is required.

At this time, there is not a point-of-care test available for COVID-19 in ambulatory care settings such as MinuteClinic.

MinuteClinic also offers patients the opportunity to request a Video Visit in 40 states and Washington, D.C. Virtual care options such as video visits can be an effective way to evaluate and treat viruses from the comfort of one's home, while minimizing exposure to other potentially contagious viruses.

What is CVS Health doing to address potential drug shortages related to the current COVID-19 outbreak?

We are closely monitoring the global manufacturing environment. We do not see any disruptions to the supply chain that will affect our ability to fill prescriptions for plan members, now and into the near future. We always encourage members to refill maintenance medications in a timely manner.

In addition to CVS Health's monitoring, the Food and Drug Administration is closely monitoring medications that are made in China or rely solely on active pharmaceutical ingredients from China. The agency also said it has reminded more than 180 manufacturers to notify the FDA of any potential supply chain disruptions.

How will the company handle claims from a member contained to a medical facility? What are circumstances under which you would not provide coverage?

We would handle the claim in the same manner and in accordance to their plan benefit, along with any modified benefits as a result of the epidemic.

If a member remains in a medical facility for observation or testing at the recommendation of a medical provider, and such tests are negative, how would the company code and pay the claim?

We would handle the claim in the same manner and in accordance to their plan benefit, along with any modified benefits as a result of the epidemic. We believe members who are being held for observation who are not sick be allowed to be quarantined within their own home if possible to ensure they are protected from other illnesses and to allow for space in the medical facility for those who are truly sick.

Would you be amicable to waiving deductibles (including HDHP) and cost sharing for certain levels of care specific to this potential pandemic? (i.e., treatment on ventilators)

We continue to consider additional benefit actions to support treatment for those who contract COVID-19. The Internal Revenue Service (IRS) announced that HDHPs that otherwise qualify as HDHPs will not lose their status because they cover the cost of testing or treatment of COVID-19 before deductibles are met. Plan sponsors who cover this care will not be in violation of regulations governing HDHPs. With this announcement, individuals covered by a HDHP will continue to be eligible to fund their HSAs even if their employer provides those health benefits. We continue focusing on actions to support the health and well-being of our members through diagnosis and treatment.

Would you be willing to open access to in-network levels of care on out-of-network providers for the period of this pandemic?

We are currently evaluating this within the parameters of how we handle other disasters, e.g. hurricanes, floods, wildfires. However, unlike natural disasters, the COVID-19 is not limited to a specific geographic area, which makes this situation more complicated. We are working with both network and out-of-network providers throughout the

country to render care to members in the best possible ways based on the volumes of patients seeking services and appointment availability within a specific geographic area.

Where can I get more information?

You can find more information on COVID-19 at these links:

- <https://www.cdc.gov/coronavirus/2019-ncov/index.html>
- <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>
- <https://www.cdc.gov/coronavirus/2019-ncov/about/steps-when-sick.html>

Accessing COVID-19 Testing at CVS Locations

Can I access COVID-19 testing at CVS locations?

Given our physical presence in communities across the country and ability to reach millions of consumers with innovative, local solutions, we're in a unique position to help address the COVID-19 pandemic. [We're working with the administration and other partners to help facilitate COVID-19 testing with a common goal of increasing frequency and efficiency.](#)

If I go to my CVS Pharmacy will I be exposed to people who have or might have COVID-19?

CVS Pharmacy customers won't be impacted by testing sites, which will operate at select stores. Testing will take place in secure areas of parking lots – not inside – and individuals being tested will remain in their cars.

How are locations being selected?

Locations are being selected in close coordination with the administration and other companies involved and will be based on the number of tests available and geographic need.

How many CVS locations will offer testing, and what are the hours of operation?

We don't expect a large number of locations to offer testing initially. Testing hours may vary by site; site-specific information will be shared when available. Testing hours may vary by site; site-specific information will be shared when available.

How long will testing be offered?

Testing will be offered as long as there is a need, and sites will be added or closed as appropriate.

Where testing is taking place, will the same CVS Pharmacy services be available?

CVS Pharmacy customers won't be impacted by testing sites. People will be able to shop, fill or refill prescriptions, and visit MinuteClinic where available with no disruption.

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If you have cold-like symptoms, as a courtesy to your co-workers and others, please remain at home while you are sick:

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If you share a work station or equipment with others, please wipe it down with disinfectant wipes after use. Surfaces in any area occupied by an individual who has been diagnosed with COVID-19 should be washed with [70 percent ethyl alcohol chlorine solution](#). For information about disinfecting your work station, equipment, or home, visit the CDC's [Clean and Disinfect](#) website.

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What should you to do if you suspect you or someone else has contracted COVID-19?

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How can I access COVID-19 testing?

Patients who have concerns that they may have been exposed to COVID-19 or may have symptoms of COVID-19 should contact their health care provider to determine the need for a test. The tests will likely be nasal or pharyngeal swabs that are then sent to a laboratory. Please see "[Accessing COVID-19 Testing at CVS Pharmacy](#)" for more information on testing locations.

Am I at risk for COVID-19 from shipped packages or products?

We are still learning about COVID-19 and how it spreads. At this time, please follow CDC guidance regarding packages provided on the [CDC website](#).

CVS Actions

What is CVS Health doing to prepare for a potential increase of COVID-19 in the U.S.?

As the novel coronavirus (COVID-19) continues to spread, CVS Health is taking steps to address the outbreak and protect member access to medication. The latest steps we are taking will help ensure patients have options available to them when it comes to filling prescriptions. Steps we are taking include:

- Waiving charges for CVS Pharmacy home delivery of medications.
- Encouraging members to refill their maintenance medications with a 90-day supply or up to the plan maximum.
- Developing travel, Work from Home, and other HR-related guidance to help employees stay safe and healthy.
- Working with external public health organizations and other stakeholders, including the Centers for Disease Control and Prevention (CDC), to boost awareness of CVS Health's emergency preparedness efforts and capabilities.

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Why is Aetna still charging for MinuteClinic Video Visits when most insurers are offering them at no copay?

Telemedicine and Virtual Care services enable patients to talk with a health care provider and have a basic screening to determine their risk for COVID-19, without having to leave home.

Unfortunately, at this time MinuteClinic Video Visits are not covered by insurance. While we are working to change this as quickly as possible, at this time we recommend patients check to see if their health insurance plan offers a telemedicine benefit.

If their insurance plan does not offer this benefit, or if they don't have health insurance, MinuteClinic Video Visits are an affordable, cash-pay option and are available in 40 states and Washington, DC.

What plans does CVS Health have regarding potential pharmaceutical supply shortages?

We are closely monitoring the global manufacturing environment. At this time, we do not see any disruptions to the supply chain, as a result of COVID-19, that will affect our ability to fill prescriptions.

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Additional Resources

What support is Aetna providing to the community regarding Coronavirus?

Aetna Resources For Living (RFL) is offering support and resources to individuals and organizations who have been impacted by Coronavirus. Through this liberalization, those in need of support can access RFL services whether or not they have it as part of their benefits.

- Individuals and organizations who don't have RFL can contact RFL at 1-833-327-AETNA (1-833-327-2386).
- Members and plan sponsors who do have RFL should call their designated RFL number available in program materials.

What is included with RFL liberalized services?

Support to individuals and organizations that don't have RFL includes:

- In-the-moment phone support to help callers cope with the emotional impact of the COVID-19 outbreak
- Informational brochures about dealing with a crisis
- Community resource referrals, including local support services in the local area
- Management consultation to help organizations respond to the needs of their employees, even if they're not RFL customers
 - Employers may contact our specialized support line at 1-800-243-5240.
 - Onsite services are available on a fee-for-service basis for companies to help their employees recover from the impact of these events on the workplace.

Where can I get more information?

You can find more information on COVID-19 at these links:

- <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

- <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>
- <https://www.cdc.gov/coronavirus/2019-ncov/about/steps-when-sick.html>