

# Talking Points for Coronavirus Disease 2019 (COVID-19)

## Summary:

Coronavirus disease 2019 is an emerging illness. Many details about the coronavirus are still unknown, such as treatment options, how the virus works, and the total impact of the illness. At this time, the immediate health risk from the coronavirus is considered low for the general American public with low exposure risk. New information, obtained daily, will further inform the risk assessment, treatment options and next steps. General steps to keep in mind include:

- Decrease your exposure to other sick individuals
- Use hand hygiene and other steps to decrease the spread of any communicable illnesses
  - If you are running a fever you should not be in close contact with other people.
  - Cover your nose and mouth with a tissue when you cough or sneeze.
  - Wash your hands often with soap and water or products with 60% alcohol.
- People who think they may have been exposed to COVID-19 should contact their healthcare provider.
- Refer to the Centers for Disease Control and Prevention (CDC)'s website for up to date guidance

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## General Information:

### Q1. Does Health Net cover the cost of testing/screening for COVID 19?

A1. Yes, Health Net covers the testing/screening for COVID 19 at \$0 copay for all members where a treating provider determines it is medically necessary to screen you or test you regardless of type of facility screening is performed in.

**Q2. Is Health Net covering the cost of treatment of COVID 19?**

A2. Yes. Treatment for COVID 19 is a covered benefit under Health Net plans. This virus is being treated like any other covered benefit under a member's health plan. Depending on the course of treatment or services rendered, Co-pays, deductibles and/or coinsurance may apply. [\[Please refer to your Evidence of Coverage for more specific information.\]](#)

**Q3. Can I use Teladoc/Telehealth to access care?**

Q3. For any member with a Teladoc/ Telehealth benefit, reps and doctors are prepared to address questions around COVID-19 (Coronavirus) as they would any other illness, natural disaster, etc. This can be a first step in order to learn more about your symptoms as well as treatment or screening options. [\[Please refer to your Evidence of Coverage for more specific plan benefit information.\]](#)

**Q4. Are there any prior authorizations required for COVID 19 testing or treatment – and if so, will they be waived?**

A4. Health Net of California will not require prior authorization for the lab work needed for screening or testing, so waivers are not needed for these. If a member is admitted to the hospital, then the hospital should follow their normal processes of notification to Health Net when they have admitted one of our members.

**Q5. Could my prescriptions be impacted, and can I buy more than my usual refill limit?**

A5. Drug manufacturers are working closely with the Food and Drug Administration to report any drug shortages that may result from supply chain disruptions related to COVID-19. Health Net is closely monitoring the situation. In the event of a drug shortage, Health Net has a standard process to ensure members have access to available medication(s) to treat their condition. We also evaluate the need to send notifications to our affected members, prescribers, and network pharmacies. In the event that containment strategies limit a member's access via local pharmacy, HN can help by enabling mail-order access and delivery services. Under the State of Emergency declared by the governor of California, Health Net will allow early refills as appropriate.

**Q6. Is the coronavirus a risk in the United States?**

A6. This is a developing story. According to the CDC, the new coronavirus will likely start to spread in the United States over the next few months. It is not a question of whether it will happen, but when it will happen and how many people will be infected and have a severe illness. The goal of the public health community is to slow the spread of the virus so communities have time to prepare and limit the number of infections.

According to the CDC, the risk of infection in the US is currently very low for the general American public who are unlikely to be exposed.

**Q7. Why are people so worried about coronavirus?**

A7. This is a new virus, and it is creating great concern in the community. There is not a vaccine for this novel virus yet, and we do not have a specific medicine to treat it. An effective vaccine is most likely 12-18 months away. Also, the coronavirus is contagious – similar to the flu. Most people who become infected with the coronavirus have a mild illness or may not even have any symptoms.

**Q8. How do I know if this is the flu or coronavirus?**

A8. Both are respiratory illnesses. Fever, cough, shortness of breath can be seen with both illnesses, and both can start very quickly with lots of aches and fatigue. People who become ill with coronavirus will develop severe respiratory symptoms. There are lab tests to confirm the diagnosis of flu and coronavirus, but they are not available in every state yet. Exposure to individuals who have traveled to an infected area is also important information for a doctor to tell the difference. If you have symptoms, contact your healthcare provider.

**Q9. How much more dangerous is coronavirus versus other outbreaks?**

A9. Seasonal flu has about a ~0.1% mortality. This means that one person dies for every 1,000 infected. The coronavirus has a ~2% mortality or 2 people die for every 100 infected. In contrast, the SARS (severe acute respiratory syndrome) outbreak in 2003 had a 10% mortality rate, meaning 1 in 10 people died.

**Q10. If you are healthy and you get coronavirus, should you worry?**

A10. If you are low risk (healthy, not elderly or with chronic diseases), most likely the illness will run the course similar to a mild case of the flu. You treat the fever, dry cough and fatigue with hydration and rest. Studies have shown that the infection tends to be less severe in children. If you have these symptoms, you should contact your healthcare provider.

Some people develop a more severe case with shortness of breath and even respiratory failure. Those people need to seek immediate medical attention.

People who think they may have been exposed to the coronavirus should contact their healthcare provider immediately.

**Q11. What other communicable diseases could cause similar symptoms, and what should I do?**

A11. Influenza (the flu), contagious respiratory illness caused by influenza viruses (Type A and Type B), has high activity in the United States at this time. It is recommended that everyone 6 months and older get a flu vaccine each year.

**Take Action to Prevent Illness:**

**Q12. If I am concerned about symptoms related to the coronavirus, what steps should I take?**

A12. If you develop a fever and symptoms of respiratory illness, such as cough or shortness of breath, within 14 days after travel from China or an infected area, you should call ahead to a healthcare professional and mention your recent travel or close contact.

If you have had close contact with someone showing these symptoms who has recently traveled from this area, you should call ahead to a healthcare professional and mention your close contact and their recent travel. Your healthcare professional will work with your state's public health department and CDC to determine if you need to be tested for COVID-19.

People who think they may have been exposed to COVID-19 should contact their healthcare provider immediately.

**Q13. What steps can I take to decrease the spread of a virus, like the flu or COVID\_19?**

A13. Common steps are important to decrease the spread of any illness caused by viruses. Follow these steps to combat spreading germs:

- Try to avoid close contact with sick people.
- While sick, limit contact with others as much as possible to keep from infecting them.
- If you are running a fever you should not be in close contact with other people.
- Cover your nose and mouth with a tissue when you cough or sneeze. After using a tissue, throw it in the trash and wash your hands. Avoid touching your eyes, nose and mouth.
- Wash your hands often with soap and water. This simple measure is the most effective method to control the spread of many viral illnesses. If soap and water are not available, use an alcohol-based hand rub.
- Clean and disinfect common surfaces and objects that may be contaminated with germs thoroughly and often.

**Q14. If you suspect that you are infected with the coronavirus, what should you do?**

A14. The best way to prevent illness is to avoid exposing others to this virus. Stay home except to get medical care, and separate yourself from other people and animals in your home.

**Q15 What about face masks to protect from the coronavirus?**

A15 At this time, the CDC does not recommend that people who are well wear a facemask to protect themselves from respiratory diseases, including related to the coronavirus .

However, facemasks should be used by people who are show symptoms of coronavirus such as coughing, to help prevent the spread of the virus to others. Also, face masks are recommended for healthcare workers and caregivers of those who are infected.

**References:**

- Centers for Disease Control and Prevention: <https://www.cdc.gov/coronavirus/2019-nCoV/summary.html#situation-summary>
- World Health Organization: <https://www.who.int/health-topics/coronavirus>