

What You Need to Know About the Coronavirus (COVID-19)

The CVS Health Enterprise Response and Resiliency and Infectious Disease Response teams are actively monitoring the rapidly evolving international coronavirus outbreak, including guidance from trusted sources of clinical information such as the Centers for Disease Control (CDC) and World Health Organization (WHO). Below is information about the virus, 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. 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 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."

Protecting Yourself

Prevention

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.

If you share a work station or equipment with others, consider wiping it down with disinfectant wipes after use.

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.

If you are concerned about your symptoms, please see your local health care provider. For members with Teladoc®, doctors are available 24/7 to evaluate and treat symptoms, evaluate the risk of infection, and triage next steps. You may reach Teladoc® at 1-855-TELADOC (1-855-835-2362) or at www.Teladoc.com/aetna.¹ CVS Health also offers [MinuteClinic Video Visits in 40 states and Washington, D.C.](#)

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

¹ Available in select states for select conditions. Other restrictions apply. To receive these services, you will be connected to a trusted third-party provider.

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 Centers for Disease Control-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.

Does Aetna cover testing for COVID-19?

Previously, the CDC and 12 CDC-qualified U.S. laboratories, including primary regional and state public health laboratories, were the only approved laboratories to perform testing for the novel coronavirus. This testing was provided at no cost to patients or payors. The FDA has now liberalized the policy to allow additional accredited commercial labs to perform testing as well. Hundreds of academic center and commercial laboratories are gearing up to perform the CDC’s 2019-nCoV Real-Time RT-PCR Diagnostic Panel, but we have no information about the cost of the test at this time. To date, the CDC and public health labs have performed the testing at no charge to patients or health plans. Aetna will cover CDC-recommended testing for COVID-19 in accordance with the terms of the benefit plan (e.g. usual copays). No precertification will be needed.

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.

Provide 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 consult 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. *Please note that, at this time, MinuteClinic Video Visits are not covered by insurance.*

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.

What flexibility is CVS Health offering or planning to offer regarding prescription refills?

Regarding prescription drugs, 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. If the situation evolves, we're prepared to take action to ensure continuity of care. This includes enacting policy liberalizations that would provide enhanced medication access for our customers.

Describe how the company will handle claims from a member contained to a medical facility. List 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), waiving cost sharing for certain levels of care specific to this potential pandemic? (i.e., treatment on ventilators)

We are evaluating how to ensure access to these services in accordance with state and federal law and CDC guidance, including waiving any cost-sharing or access requirements. As patients are treated for COVID-19, we will evaluate how to ensure any cost-sharing complies with federal or state requirements. Self-funded plan sponsors control their own benefit designs and would need to make this decision for their plans. Under current Treasury guidance, this waiver (for treatment, as distinct from prevention) would arguably disqualify a HDHP, and thus enrollees in those plans would be prevented from contributing to their HSA and face a potential tax penalty. We would need to consider this in any decision we would make with respect to those plans.

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