

March 16, 2020

Dear FirstCarolinaCare and FirstMedicare Direct Members:

As concern continues to grow about the new coronavirus that causes COVID-19, FirstCarolinaCare and FirstMedicare Direct are working closely with local and state health partners to keep you informed. Please refer to our websites [www.firstcarolinacare.com](http://www.firstcarolinacare.com) or [www.firstmedicare.com](http://www.firstmedicare.com) for the latest information and resources.

We care about your health! According to the Centers for Disease Control and Prevention (CDC), older adults and people who have severe underlying chronic medical conditions like heart or lung disease seem to be at higher risk of developing serious complications. The CDC recommends that the best way to avoid the spread of any respiratory virus is to avoid contact with people who are sick, wash your hands with soap and water, and clean and disinfect frequently touched surfaces daily. If you have questions, please contact your health care provider about additional steps you may be able to take to protect yourself.

Effective today, FirstCarolinaCare is implementing the following actions retroactive to March 10, 2020, to assist our fully insured commercial and Medicare Advantage members in accessing the care you need during the COVID-19 epidemic:

- Expand access to providers using telehealth services at no member cost – Members can access FirstHealth on the Go at [www.firsthealthonthego.org](http://www.firsthealthonthego.org) 24 hours a day 7 days a week or access telemedicine services from your providers who offer this service. Please call your provider in advance to see if they offer telemedicine services. As we implement this service, if you are asked to pay a fee upfront, please know that you will be reimbursed through regular FirstCarolinaCare and FirstMedicare Direct reimbursement processes.
- No precertification required for testing services for the COVID-19 virus.
- No member cost share for the testing services for the COVID-19 virus.
- Early refill allowance for your 30-day prescription medications. Your normal cost share remains in place for these medications.
- Extensions to the normal timeframe to file an appeal will be allowed.

These special exceptions will remain in effect until April 17, 2020. These exceptions will be re-evaluated at that time, and a new communication will be sent to you if changes are needed.

Knowing you may have questions regarding your health care coverage during this time, attached is a frequently asked questions communication with answers. If you have other questions regarding your insurance coverage, please call customer service at the number on the back of your ID card.

Sincerely,



F. Craig Humphrey  
President & COO

**Frequently Asked Questions Regarding the COVID-19 Epidemic**  
**FirstCarolinaCare Insurance Company**  
**March 16, 2020**

**Will my health insurance cover the services required for diagnosing and testing for COVID-19?**

If your provider feels that you need to be tested for COVID-19, your plan will cover, with no member cost share, the appropriate medically necessary diagnostic testing.

If you have a High Deductible Health Plan with a Health Savings Account, your plan will cover testing for COVID-19 at no out-of-pocket cost to you, even if you have not yet met your deductible and you will not lose your tax incentives if you get tested before meeting your deductible. Usually, your plan cannot cover medical services that are not classified as preventive care until you meet your deductible.

However, the Internal Revenue Service (IRS) has allowed us to cover services related to COVID-19 without jeopardizing members' tax benefits associated with their Health Savings Account (HSA), even if deductibles have not been met. Call the number on the back of your member ID card if you have any questions about your coverage.

**Will my health insurance cover treatment for COVID-19?**

There is currently no specific antiviral treatment for COVID-19. Individuals should seek care from their doctors to help relieve symptoms as they would for other viral respiratory infections. Your health plan will continue to provide benefits for medically necessary health care costs to treat infectious diseases, including COVID-19, based upon the terms of your specific health plan. Call the number on the back of your member ID card if you have any questions.

**What if I get the virus and require emergency services – will my insurance cover these?**

Many individuals who have contracted COVID-19 have not required any emergency services. However, in circumstances where emergency services are required, all health plans will provide benefits for emergency services at in-network levels regardless of which provider performs the services. Call the number on the back of your member ID card if you have any questions.

**Will my health plan provide benefits for expenses incurred for medical supplies such as facemasks, gloves and disinfectants?**

Most of these supplies are not covered by health plans. Call the number on the back of your member ID card if you have specific questions.

**Will my health plan provide benefits for a hospital quarantine stay if I am diagnosed with COVID-19?**

Your health plan will continue to provide benefits for medically necessary health care costs to treat infectious diseases, including COVID-19, based upon the terms of your specific health plan. Call the number on the back of your member ID card if you have any questions. Custodial care is not a covered benefit. Treatment, including inpatient hospitalization, for COVID-19 is not subject to prior authorization requirements pursuant to the Emergency Order in place through May 4, 2020. Call the number on the back of your member ID card if you have any questions.

**Will my health plan allow early medication refills of prescription medications? I might want extra medication on hand if there is an outbreak of the virus in my community.**

Yes. Your plan will allow one early refill of your medications as long as you have an active prescription available for refill. Please notify your prescriber if you do not have an active prescription on file with your pharmacy. Inform the pharmacy that you wish to have your medication filled to ensure you have

30 days' worth of medication on hand in case of COVID-19. Exclusions include requests for most opioids and specialty medications, and instances where the member already has 30 or more days of medicine remaining. We recommend filling maintenance medications for 90-day supplies if possible. Call the number on the back of your member ID card if you have any questions.

**Is it possible to have my prescription medications delivered by mail, in case my pharmacy closes or I don't want to leave the house?**

Yes. You can enroll in our Prescription Benefit Manager (PBM) MedImpact Direct mail-order program by calling toll free 1 (855) 873-8739.

**Does my insurance cover any types of telehealth and/or virtual doctor visits?**

During this time of need, FirstCarolinaCare and FirstMedicare Direct are expanding benefits for telehealth and/or virtual doctor visits at no member cost share. If you have a mild or minor health condition or want to discuss your risks for COVID-19 with a provider and wish to avoid unnecessary trips to the doctor's office or hospital, consider a virtual doctor visit. You may do so by going to [www.firsthealthonthego.org](http://www.firsthealthonthego.org). You may also request a telehealth visit from your provider if that is a service that they are able to provide.

**Can my health insurance carrier – or my self-funded employer/plan sponsor – cancel my insurance policy or health plan, or refuse to renew it, if I am diagnosed with COVID-19 in connection to a preexisting respiratory illness?**

No. Most insurance policies and self-funded group health plans cannot impose any pre-existing condition exclusions, including in connection with COVID-19.

*Note: this might not apply to certain short-term, limited-duration health insurance coverage or excepted benefit policies.*

**Where can I go for more information about COVID-19 and the 2019 novel coronavirus?**

[www.firstcarolinacare.com](http://www.firstcarolinacare.com)

[www.firstmedicare.com](http://www.firstmedicare.com)

[www.firsthealth.org/coronavirus](http://www.firsthealth.org/coronavirus)

[www.cdc.gov](http://www.cdc.gov)

[www.ncdhhs.gov](http://www.ncdhhs.gov)

**Who can I call if I have medical questions and want to speak to a nurse?**

All FirstCarolinaCare and FirstMedicare Direct members have access to the Nurse Advice Line to get health care information 24 hours a day, 7 days a week. Experienced, compassionate, specially trained registered nurses are available anytime to help you when you have questions about health concerns, assess symptoms and provide care recommendations. The nurse advice line is available at no cost and there is no limit on the number of times that you can utilize this service. The Nurse Advice Line can help you decide what kind of care to seek and help you decide if you can treat your condition at home, need to see your doctor, or if you need to get urgent or immediate care.

**FirstCarolinaCare members call: 1 (800) 336-2121 (toll free).**

**FirstMedicare Direct members call: 1 (877) 388-6501 (toll free).**