

UPMC Health Plan FAQ

Coronavirus (COVID-19)

March 23, 2020

As part of one of the largest integrated delivery systems in the nation, UPMC Health Plan is committed to doing everything we can to address the COVID-19 pandemic and protect our members who are affected by it.

The content below is intended to provide guidance around some of the most frequently asked questions and answers.

What is the source of COVID-19, and how is it spread?

It is a respiratory (lung) disease caused by a new (novel) virus called COVID-19. It has spread around the world, including the United States. The most common way for the virus to spread is person-to-person contact, including:

- Through the air by coughing or sneezing
- Close personal contact, such as touching or shaking hands
- Touching an object or surface that has the virus on it

What are the symptoms of COVID-19?

People with COVID-19 have mild to severe respiratory (lung) illness with symptoms of:

- Fever
- Cough
- Shortness of breath

These symptoms may appear **2-14 days after exposure**.¹ Older people and people of all ages with health conditions like heart disease, lung disease, and diabetes seem to be at higher risk of developing serious COVID-19.

What can you do to protect yourself?

Protect yourself with everyday preventive actions:

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Wash your hands often with soap and water for at least 20 seconds.
- If you're sick, stay home.
- Practice social distancing.
- [Get more COVID-19 information from UPMC.](#)

Where can UPMC Health Plan members get tested, and what is the cost?

UPMC Health Plan members have access to no-cost coronavirus (COVID-19) diagnostic laboratory testing when the test is ordered by a member's treating medical provider. Applicable deductibles, copayments, or other cost-sharing for COVID-19 testing are being waived when ordered by your treating medical provider.

UPMC has developed a test for the novel coronavirus and will use this test to diagnose select, symptomatic cases. UPMC providers are referring patients with symptoms consistent with COVID-19 to a specimen collection site in Pittsburgh's South Side neighborhood. **The site is not open to the general public.** Patients must have a physician referral approved by UPMC's infection prevention team and an appointment to have their specimen collected for testing by either UPMC or public health authorities.

What should you do if you are sick?

If you have symptoms such as a fever, dry cough, or flu, often treated at an urgent care or your physician's office, you can reach a health care professional 24/7 without leaving home. Your smartphone, computer, or tablet is all you need. Until June 15, 2020, we will waive all member cost-sharing, including deductibles and copayments, for all in-network virtual health care visits, including through UPMC AnywhereCare.* If you have an office or clinic appointment, call ahead and tell them that you think you may have COVID-19. This will help the provider's office take steps to keep other people from getting infected or exposed. Your doctor may want you to go straight to the emergency department. Be sure to follow any instructions your doctor gives you on how to visit their office or an emergency department.

UPMC Health Plan FAQ, cont.

UPMC AnywhereCare is available through all plans offered by UPMC Health Plan. Any member age 3 and above can have a visit with a virtual health care provider 24 hours a day, seven days a week.

UPMC AnywhereCare providers can send needed prescriptions directly to the member's pharmacy. That way, treatment for most conditions can start right away. Prescriptions may be subject to standard cost-sharing under your plan.

How can I access AnywhereCare?

Visit [AnywhereCare.com](https://www.anywherecare.com) or download the mobile app to have a secure virtual visit. The mobile app can be downloaded from the Apple App Store or Google Play by searching for "UPMC AnywhereCare." You can also register at UPMC AnywhereCare.com from your mobile device or computer. An account must be created in order to use the service.

What additional resources are available for members?

Through the MyHealth 24/7 Nurse Line, our nurses offer support and advice on a wide range of health issues. This resource allows UPMC Health Plan members to speak directly with a UPMC nurse, 24 hours a day, 7 days a week, when non-emergency care is needed. The MyHealth 24/7 Nurse Line is available to UPMC Health Plan members 24/7 at 1-866-918-1591.

Where is the most current COVID-19 information being posted?

You can visit www.upmchealthplan.com/covid-19 for more news and information.

COVID-19 facts, news, and Information are regularly updated on the UPMC and UPMC Health Plan websites: www.upmc.com/coronavirus and, www.upmchealthplan.com/covid-19.

You can also go to the [CDC website](https://www.cdc.gov).

The Centers for Disease Control and Prevention

updates information on COVID-19 every day at noon. There are many helpful tips on things such as:

- What you should know
- Travel information
- Preventing spread in our communities
- Protecting yourself and your family

You can also go to the [PA Department of Health website](https://www.pa.gov/health).

The PA Department of Health has information on the counties in the state that have been impacted. The site is updated every evening.

What if I'm on a maintenance drug or have other ongoing prescriptions. Can I get an early refill?

Yes. Until June 15, we will ease access to prescription medications by waiving early refill limits on prescriptions filled at any of our network pharmacies.

What costs are covered through my Commercial Group Insurance Plan?

Diagnostic laboratory testing and in-network virtual care treatment costs will be covered with no copayments, deductibles, or cost share.² Additional services or treatments are subject to the standard terms of coverage under your plan.

For members of ASO/self-funded employer plans that have opted out of 100% coverage, standard cost-sharing under the plan will apply. While almost all of our Individual and Group plans include extensive telehealth benefits, some ASO/self-funded employer plans do not cover telehealth services. For members in qualified high-deductible plans, certain IRS limits may apply.

1. Content source: [National Center for Immunization and Respiratory Diseases \(NCIRD\)](https://www.cdc.gov/ncez/dzdv/), Division of Viral Diseases
2. Commercial self-insured groups may opt out of covering testing and treatment costs.

** UPMC Health Plan members located in Pennsylvania at the time of service will have a virtual visit, usually with a UPMC-employed provider. If a member is located outside Pennsylvania, service will be delivered by a separate provider group—Online Care Group (OCG).*

UPMC HEALTH PLAN

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