

UPMC Health Plan Employer FAQ

Coronavirus (COVID-19)

January 6, 2021

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 address some of the most frequently asked questions.

General Information

What is COVID-19 and how is it spreading?

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

- Through the air by coughing or sneezing.
- Through close, personal contact, such as by touching or shaking hands.
- By touching an object or surface that has the virus on it, then touching your eyes, nose, or mouth.

What are the potential symptoms of COVID-19?

People with COVID-19 have mild to severe symptoms, including some or all of the following:

- Fever or chills
- Cough
- Shortness of breath or difficulty breathing
- Muscle or body aches
- Fatigue
- Headache
- New loss of taste or smell
- Sore throat
- Congestion or a runny nose
- Nausea or vomiting
- Diarrhea

This list does not contain all possible symptoms. These symptoms may appear **2 to 10 days after exposure**. Older people and individuals with health conditions like heart disease, lung disease, or diabetes are at higher risk of developing serious COVID-19 symptoms.

What can members do to protect themselves?

Take preventive actions:

- Avoid close contact by practicing social distancing.
- Maintain 6 feet of distance between themselves and people who do not live in their household.
- If they are sick, they should stay home.
- Avoid touching their eyes, nose, or mouth with unwashed hands.
- Wash their hands often with soap and running water for at least 20 seconds. If soap and water are not available, they should use hand sanitizer that contains at least 60 percent alcohol.
- Cover their mouth and nose with a mask when they are around others.
- Monitor their health daily.
- Cover coughs and sneezes.
- Frequently clean and disinfect high-touch surfaces.

What should members do if they are sick?

If they have a fever, dry cough, or flu symptoms—conditions that would typically be treated at an urgent care center or by their physician—members can get care 24/7 without leaving home by using a telehealth service. All they need is a smartphone, tablet, or computer with a webcam.

UPMC AnywhereCare is available through all plans offered by UPMC Health Plan. Members of all ages can use this service.³

UPMC AnywhereCare providers can send prescriptions to the preferred pharmacy, if necessary. (Prescriptions may be subject to standard cost sharing under their plan.)

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If a member has an office or clinic appointment and they think they have COVID-19, they should call ahead to alert their provider. This will help the office staff take steps to ensure that they are prepared to provide the appropriate care and keep other people from being exposed to the virus.

The provider may want to conduct a telehealth or virtual visit or send the member to be tested instead of having an office visit.

COVID-19 Testing

What is the cost of COVID-19 diagnostic testing?

During the current public health emergency, UPMC Health Plan members have access to no-cost COVID-19 diagnostic testing when the test is ordered by a member's attending health care provider after a clinical assessment (in accordance with CDC and other current medical practice guidelines). A treating or attending provider is one who is responsible for providing care to the member.

Worksite, school, or other population surveillance testing performed for other purposes or without an individualized clinical assessment will generally not be covered. Members or their school/employer may be charged the retail price for surveillance testing by a laboratory or service provider.

UPMC Health Plan is also waiving all member cost sharing² (such as deductibles, copays, and coinsurance) for:

- UPMC AnywhereCare virtual visits for all symptoms/diagnoses through February 28, 2021.
- In-network telemedicine visits for all symptoms/diagnoses through February 28, 2021.
- In-network inpatient treatment of COVID-19 through February 28, 2021.

For inpatient treatment and telehealth, members must use participating providers to access the coverage enhancements.

Where can UPMC Health Plan members get tested?

All testing must be ordered by a provider. He or she will direct members to the appropriate testing location. Some members may be directed to UPMC collection and testing sites, while others may be tested or processed at other non-UPMC locations. Many collection and testing sites require appointments. Tests may also be ordered by a doctor via telemedicine.

UPMC has developed a test for COVID-19 and will use it to diagnose select symptomatic cases.

For the latest information on testing at UPMC, visit www.upmc.com/coronavirus/testing-centers.

[MedExpress](#) offers testing at certain locations, and tests are available through [Quest Diagnostics](#) when they are ordered by a medical provider. Refer to the MedExpress and Quest Diagnostics websites for the latest information.

What are the different types of COVID-19 tests?

Polymerase chain reaction (PCR) tests - These tests detect disease by looking for traces of the virus' genetic material on a sample most often collected via a nose or throat swab.

Saliva tests - Coronavirus saliva tests are a type of PCR diagnostic for COVID-19. Saliva testing depends on standard PCR technology. Collecting saliva is less invasive than a nose or throat swab.

Antigen tests - Like PCR tests, antigen tests usually require a nose or throat swab. But unlike PCR tests, which look for genetic material from the SARS-CoV-2 virus, antigen tests look for proteins that live on the virus' surface.

Antibody tests - These tests aren't meant to pick up on current infection with SARS-CoV-2. Rather, they search the blood for antibodies, proteins the body makes in response to an infection that may provide immunity against the same disease in the future. These tests look for SARS-CoV-2-specific antibodies to see if you've previously had coronavirus. These are serological (blood) tests.

What is UPMC's position on serological (antibody) testing?

UPMC has produced its own serological test. It is undergoing the final stages of testing.

UPMC Health Plan offers members no-cost COVID-19 antibody testing when the test is ordered by a member's attending health care provider and is primarily being used for individualized diagnosis and treatment, consistent with CDC guidelines and other current standards of medical practice.

As explained in CDC guidance, serological testing should not be used to determine "immunity status" or be used by itself to diagnose a COVID-19 infection. In many cases serological testing is

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clinically appropriate only for members who present with late-stage complications from an active COVID-19 infection. Serial/Surveillance testing is generally not performed for clinical assessment or diagnosis/treatment and is therefore not covered.

Does coverage include both diagnostic and antibody tests?

Yes. Federal coverage requirements during the public health emergency apply to both diagnostic (active infection) and antibody (past infection) tests, provided the tests being used are authorized by the FDA and U.S. Department of Health and Human Services and that the individual being tested has received an appropriate clinical assessment resulting in a testing order from an attending medical provider licensed to order these tests.

Will UPMC Health Plan cover diagnostic testing that is conducted at a drive-thru testing location?

It depends. Coverage of diagnostic testing is not dependent on the place of service. However, members must have an order for testing from an attending provider resulting from an individualized clinical assessment.

Are self-directed/self-administered/at-home test kits covered?

Generally, no. Self-directed testing does not include the necessary clinical assessment and determination of medical appropriateness that is required for coverage. The only instance in which coverage for these tests would apply is when a patient's treating provider performs a clinical assessment, determines that testing is medically appropriate, and orders a self-administered test. All tests must also have FDA approval/authorization to be eligible for coverage.

COVID-19 Vaccines

Is the vaccine safe? Does UPMC recommend that everyone get the vaccine?

Vaccines are a safe and effective way to protect ourselves and those around us from serious illnesses. Like all vaccines in the United States, before being made available, the COVID-19 vaccine(s) have gone through clinical trials and scientific evaluation which includes multiple levels of review for safety and effectiveness. This process is administered by the FDA and the CDC Advisory Committee on Immunization Practices (ACIP).

As a health care provider, UPMC is currently administering doses of the first available COVID-19 vaccine to front-line healthcare workers in accordance with recommendations from the FDA, CDC, and Pennsylvania Department of Health.

If members have questions about whether the COVID-19 vaccine or any other vaccine is recommended for them, direct them to their health care provider.

Is the COVID-19 vaccine covered by UPMC Health Plan? Is it covered at no cost?

Yes. The COVID-19 vaccine is covered as a preventive service at no cost for UPMC Health Plan commercial group and individual members. This applies to all of our comprehensive medical coverage products, including all UPMC commercial group and individual (Pennie/Marketplace) products. Coverage does not apply for standalone dental, EAP, wellness-only, or other limited scope benefit products.

What if a provider bills the member for the vaccine? Does the member have to pay up front?

Providers should **not** bill members for the COVID-19 vaccine. During the initial phase of distribution, vaccine doses are being paid for by the federal government. Providers are permitted to charge for an office visit and administration of the vaccine and those charges should be billed to UPMC Health Plan as the health insurer or claims administrator.

If a member receives a provider bill related to receipt of a COVID-19 vaccine, they should contact Member Services.

How is distribution of the COVID-19 vaccine being handled?

Vaccine distribution is being handled by the federal and state government. Vaccine doses are first being shipped to hospitals and nursing homes for front-line health care workers and patients who are at the highest risk. This plan is based on recommendations from the CDC. We do not yet know when the vaccine will be available to the general public, though the expectation is that vaccines will start to become available for seniors and certain other at-risk individuals near the beginning of February. Information about vaccine availability may change frequently and we encourage you to frequently check for updates from the [Pennsylvania Department of Health](#) and [UPMC's COVID-19 website](#) for the latest news and information.

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Where can I find more official information about the status of the COVID-19 vaccine distribution and details about when members might be able to receive it?

The Pennsylvania Department of Health has published its vaccination plan for Pennsylvania on their website [Pennsylvania COVID-19 Interim Vaccination Plan](#). Members who are currently living or staying outside of Pennsylvania should check with the Health Department of the State that they are currently in. Once the vaccine is more widely available, the vaccine locations can be identified on the CDC's Vaccine Finder portal, which can be found at <https://www.vaccinefinder.org/>.

Will members have to receive the COVID-19 vaccine from a network provider?

While we encourage members to utilize participating providers for the purposes of quality and care coordination, members are not required to utilize a participating provider to receive the COVID-19 vaccine at no cost (\$0).

Do UPMC hospitals have the COVID-19 vaccine available?

Although many hospitals including UPMC are receiving limited shipments of the first COVID-19 vaccines, the Pennsylvania Department of Health has called for a phased distribution throughout Pennsylvania. The State's distribution plan gives priority to the most at-risk health care workers and long term care residents until more vaccine doses are available in the near future.

Vaccine information and updates from UPMC are available on [UPMC's COVID-19 website](#).

Will members be able to get the COVID-19 vaccine at a pharmacy?

Yes, UPMC Health Plan will cover the COVID-19 vaccine whether members receive it from a hospital, pharmacy, or other licensed health care provider. Keep in mind that the first vaccine doses sent to pharmacies are still being distributed in accordance with the CDC and State Department of Health recommendations. So, many pharmacies do not yet have vaccines available for the general public.

If a member is currently in a state other than Pennsylvania, will the COVID-19 vaccine be covered if they get it outside of Pennsylvania?

Yes. There is no coverage requirement related to the state in which members receive the vaccine.

Once there are multiple types of vaccine available, can patients choose the one they receive?

While there is likely to be more than one vaccine option available in the next few weeks, the availability of any particular manufacturer's vaccine may be limited based on the members' geographic location or the provider that is administering their vaccine. Even when more than one vaccine is available, distribution will remain limited and it is not likely that a single provider will offer a "menu" of vaccine options anytime in the near future. However, UPMC Health Plan does not currently impose any coverage limitation based on the type of FDA-authorized vaccine that members receive.

Will UPMC Health Plan provide an Incentive/reward to Take A Health Step and UPMC HealthyU members for receiving the vaccine?

No, we are not recommending that an incentive be provided.

Where is additional information on the COVID-19 vaccine available?

Information from UPMC

[How UPMC is preparing for COVID-19 vaccine distribution](#)

[COVID-19 vaccine myths and facts](#)

[General COVID-19 information from UPMC](#)

Information from the FDA

[COVID-19 vaccines authorized for emergency use](#)

Information from the CDC

[Benefits of getting a COVID-19 vaccine](#)

[How COVID-19 vaccines work](#)

[Facts about COVID-19 vaccines](#)

Information from Pennsylvania

[COVID-19 vaccines](#)

Coverage Enhancements

What additional enhancements are covered for members with suspected COVID-19 exposure or infection?

Member cost sharing will be waived for most diagnostic services ordered during a patient's initial visit or assessment related to a suspected or confirmed COVID-19 case, or exposure to the virus. Covered services include:

- Diagnostic testing. All tests require an order from a member's attending provider and are subject to current standards of medical practice, including but not limited to CDC guidance on the appropriate use of testing.
- Telemedicine.
- Emergency department, observation, office, and urgent care visits with labs or chest imaging.

What other coverage enhancements is UPMC Health Plan offering?⁴

UPMC Health Plan is also waiving all member cost sharing (such as deductibles, copays, and coinsurance) for:

- UPMC AnywhereCare virtual visits for all symptoms/diagnoses through February 28, 2021.
- In-network telemedicine visits for all symptoms/diagnoses through February 28, 2021.
- In-network inpatient treatment of COVID-19 through February 28, 2021.

For inpatient treatment and telehealth, members must use participating providers to access the coverage enhancements.

Whom should employers contact with questions about CARES Act coverage enhancements?

Please contact your producer or UPMC Health Plan account manager.

Note: Per the IRS, the COVID-19-related services listed above can be paid before the deductible is met for those with qualified high-deductible health plans (QHDHPs). Per CARES Act § 3701 and IRS guidance (Notice 2020-29), non-COVID-19 telehealth services can be paid before the deductible is met under QHDHPs with plan years beginning on or before December 31, 2021. For details, visit www.irs.gov/pub/irs-drop/n-20-15.pdf.

How did the CARES Act address over-the-counter products and spending accounts (FSA/HSA/HRA)?

The CARES Act permanently reinstated many over-the-counter products as eligible expenses for HSAs, FSAs, and HRAs without a prescription. This reverses rules put in place by the Affordable Care Act nearly 10 years ago, which stated that those expenses were eligible for reimbursement only with a prescription. The legislation also added menstrual care products as eligible items. These changes are effective retroactive to January 1, 2020.

Are there coverage or cost differences for ASO/self-funded employers?

For members of ASO/self-funded employer plans who have opted out of 100 percent coverage, standard cost sharing under the plan may apply to certain services. While almost all of our individual and group plans include extensive telehealth benefits, some ASO/self-funded employer plans do not cover telehealth services.

Additional Information and Resources

How can UPMC Health Plan members access UPMC AnywhereCare?

They can visit UPMCAnywhereCare.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."

Whether they visit the website or download the app, members must create an account to use the service.

What additional resources are available for UPMC Health Plan members?

Members can call the UPMC MyHealth 24/7 Nurse Line to get support and advice on a variety of health issues. UPMC nurses are available 24/7 at **1-866-918-1591 (TTY: 711)**.

Our RxWell app can help members with management of stress, anxiety, and depression. RxWell is free and available 24/7 for all Health Plan commercial members and employees of standalone EAP clients. Members will need to download the new RxWell app and complete a new registration process. Some of the new features in RxWell include:

- Enhanced registration process that allows UPMC Health Plan members to use their existing MHOL, UPMC Health Plan mobile app, or Odyssey credentials
- New stress management, anxiety, and depression programs

- Ability for users to use biometrics to login
- New onboarding tutorials to help navigate the app
- Ability for a Health Plan member to chat with a health coach.
- Ability for some users to receive incentives for using the app

The new RxWell app can be downloaded from the Apple App Store or Google Play. [Download RxWell today.](#)

Where can employers find up-to-date COVID-19 Information?

In addition to the two UPMC websites referenced above, employers can download a free Workpartners return to work guide for employers here: <https://www.workpartners.com/landing/covid-19/>

Employers may also visit the CDC resource page for businesses and workplaces at <https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html>

If you have further questions, contact your account manager or email UPMC Health Plan Employer COVID-19 Help at COVID19@upmc.edu.

Where can UPMC Health Plan members find up-to-date COVID-19 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. Members can also go to the [Centers for Disease Control and Prevention website](https://www.cdc.gov). The CDC 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.
- Daily life and going out.

Members can also go to the [PA Department of Health website](#). This website is updated every evening.

¹Regulatory guidelines for testing and coverage have changed frequently during the public health emergency, and UPMC Health Plan coverage for testing will always follow the most current regulatory standards.

²Commercial ASO/self-funded groups may opt out of covering COVID-19 inpatient treatment and all UPMC AnywhereCare virtual visits without cost sharing.

³UPMC Health Plan members located in Pennsylvania at the time of virtual visit may select a UPMC-employed provider or a provider from Online Care Network II PC (OCN), subject to availability. Members located outside of Pennsylvania will receive service from OCN. OCN is not an affiliate of UPMC. Limitations may apply for members of ASO plans who have opted out of coverage.

⁴UPMC Health Plan will cover these services with no member cost share over and above the requirements of the CARES Act until February 28, 2021, for fully insured plans. Traditional ASO groups may opt out of these enhancements.

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