



The following information was prepared for use in answering employer or employee questions about the Coronavirus: Type COVID-19

| Question  |   | Response  |   |
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| <b>Q1</b> | Where can I find information on the coronavirus (COVID-19)?   | <b>A1</b> | <ul style="list-style-type: none"> <li>■ Go to the <b>New York State Department of Health (NYSDOH)</b> and the <b>Centers for Disease Control and Prevention (CDC)</b> websites.</li> <li>■ You can also text COVID to 692-692 to enroll in Notify NYC, New York’s official source for information about emergency events and important city services, for the latest coronavirus (COVID-19) updates.</li> <li>■ For the latest information on Healthfirst policies, visit <a href="https://healthfirst.org/coronavirus-covid-19">healthfirst.org/coronavirus-covid-19</a>.</li> </ul>  |
| <b>Q2</b> | How is the coronavirus (COVID-19) transmitted?  | <b>A2</b> | Since this virus is very new, health authorities continue to carefully watch how this virus spreads. Currently, it is unclear how easily or how quickly the virus spreads between people. As with all respiratory viruses, you should limit close contact (within six feet) with an infected person. It also appears that the virus may spread when an infected person coughs or sneezes, or by you touching an infected surface or object and then touching your mouth, nose, or eyes.   |
| <b>Q3</b> | Where can coronavirus (COVID-19) testing be done?   | <b>A3</b> | Contact your provider first. If testing is needed, your provider will arrange for testing. NYSDOH and/or the CDC have designated testing laboratories.  |
| <b>Q4</b> | If a member experiences any symptoms of the coronavirus (COVID-19), should they go to the emergency room? | <b>A4</b> | <p>The CDC says to contact a healthcare provider (PCP or a specialist you see regularly) if you are experiencing the following coronavirus (COVID-19) symptoms:</p> <ul style="list-style-type: none"> <li>■ you develop a fever, and</li> <li>■ you have symptoms of respiratory illness, such as coughing or difficulty breathing, and</li> <li>■ you have been in close contact with a person known to have coronavirus (COVID-19), OR who lives in or recently traveled to an area where the virus is widespread.</li> </ul> <p>A healthcare provider will decide if you need to be tested for coronavirus (COVID-19). You should call your healthcare provider BEFORE you go to his or her office. If you can’t reach your provider and you have the symptoms above, you can go to an emergency room for testing and treatment.</p> <p>NOTE: If a member was told that their provider is not seeing patients who are at risk for contracting coronavirus (COVID-19) or who have specific coronavirus (COVID-19) symptoms, the member may be referred to an alternative provider site, such as an urgent care facility, or they may use telehealth or virtual care. The provider could also refer the member to a specific service site.</p> <p><b>We encourage the member to follow such directives.</b> Telehealth or virtual care visits are covered under the member’s benefit plan.</p> <p><b>Healthfirst’s Teladoc (telehealth) service is also available to all Healthfirst EPO members at \$0 copay, including for those with HSA-compatible plans.</b></p> <p>Teladoc contact information:</p> <ul style="list-style-type: none"> <li>■ 1-800-Teladoc (835-2362)</li> <li>■ Teladoc/Healthfirst online page <a href="https://member.teladoc.com/healthfirst">https://member.teladoc.com/healthfirst</a></li> </ul> |

# Commercial Broker FAQs

| Question |  | Response |  |
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| Q5       | What is telehealth?  | A5       | Telehealth is the use of telecommunications and digital technology (such as computers and mobile devices) to provide patients with remote access to healthcare services such as assessment, diagnosis, intervention, consultation, supervision, and other information directly from your doctor.   |
| Q6       | How do I know if I should use telehealth services?   | A6       | Healthfirst is allowing our providers to conduct telehealth visits with our members. Members should contact their PCP to discuss whether telehealth services are appropriate for their needs.  |
| Q7       | Can I use telehealth services for reasons not related to (COVID-19)?   | A7       | Yes. During the state of emergency in New York, cost-sharing is waived for all services that in-network providers deliver via telehealth.<br><b>Note: The above policy <u>DOES APPLY</u> to Bronze EPO HSA-compatible plans.</b>   |
| Q8       | Will my emergency room visit be covered in full for coronavirus (COVID-19) evaluation and testing? Is there a copayment I'm responsible for? What if I have the test in an in-network hospital or provider office or laboratory? | A8       | Healthfirst will waive the cost-sharing for an emergency room visit for coronavirus (COVID-19) testing and evaluation. There is no cost-sharing for coronavirus (COVID-19) testing or evaluation at a hospital, in-network provider office, or urgent care center or laboratory.<br>Coronavirus (COVID-19) procedures and ongoing treatment are subject to cost-sharing requirements on the member's benefit plan. |
| Q9       | I recently returned from abroad, where I visited an area affected by coronavirus (COVID-19). Will Healthfirst cover testing if I see my healthcare provider?   | A9       | See response to #8 above.  |

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| <b>Q10</b> | Can I get back-up refills of prescriptions if I'm concerned about the spread of coronavirus (COVID-19)?  | <b>A10</b> | <p>Yes. Members can get a one-time refill for a 30-day supply of medication for a chronic condition during the state of emergency in New York.</p> <ul style="list-style-type: none"> <li>■ This includes diabetic medication</li> <li>■ This excludes controlled substances, injectables, and intravenous infusions</li> </ul> <p><b>Mail Order Prescriptions</b><br/>Members can continue their current mail order arrangements and request a one-time refill for a 30-day supply of medication for a chronic condition while the state of emergency is in effect in New York.</p> <p><b>CVS Pharmacy Delivery Services</b><br/>Members can contact their CVS pharmacy to arrange for a free delivery. If your pharmacy is not a CVS, you may contact your pharmacy to see if they will deliver or transfer your prescription to a pharmacy that does provide delivery. For members going to a CVS pharmacy, delivery fees will be waived.</p> |
| <b>Q11</b> | My pharmacy said that my drug is unavailable. What should I do?  | <b>A11</b> | <p>Occasionally, during a state of emergency, drug shortages can occur. Healthfirst is monitoring for shortages and adjusting our preferred drug list (formulary) to maximize members' access to needed drugs. Members who experience a drug shortage should work with their pharmacist and provider to arrange for appropriate treatment.</p>   |
| <b>Q12</b> | If I call 911 due to coronavirus (COVID-19), will it be covered by a Healthfirst EPO plan?   | <b>A12</b> | <p>Call your provider first unless you have severe symptoms.</p> <p>(NOTE: If the member calls 911 and a decision is made to take the member to a healthcare facility, then the pre-hospital emergency medical services are covered when provided by an ambulance service. Ambulance services may not charge or seek reimbursement from the insured for pre-hospital emergency medical services, except for the collection of any applicable deductibles, copayments, and coinsurance.)</p>  |
| <b>Q13</b> | Can I see an out-of-network provider in the Healthfirst service area for coronavirus (COVID-19) testing/treatment, or if I am traveling in the USA or out of the country? Is authorization required? | <b>A13</b> | <p>Healthfirst EPO plans cover emergency services worldwide, including testing for communicable diseases in emergency care settings. Out-of-network testing will be covered if Healthfirst in-network providers are unable to conduct coronavirus (COVID-19) testing. No cost-share for the testing will be applied.</p>   |
| <b>Q14</b> | How can employers pay their monthly premiums?  | <b>A14</b> | <p>There are two convenient ways for employers to pay their monthly premium:</p> <ul style="list-style-type: none"> <li>■ <b>Online</b> through their secure Healthfirst account at <a href="https://MyHFNY.org">MyHFNY.org</a>.</li> <li>■ By calling Employer Services at <b>1-855-456-3668</b>, Monday to Friday, 9am–5pm. Premiums cannot be paid by credit card.</li> </ul>   |

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| <b>Q15</b> | Can an employee enroll in a Healthfirst plan now?  | <b>A15</b> | <p>Yes. Below are the Special Enrollment Period (SEP) policies for small group and individual plan coverage.</p> <p><b>Small Group Policies:</b> Healthfirst is offering a Special Enrollment Period (SEP) to existing small group policyholders. For employees and dependents who previously waived coverage when they were first eligible, or for those who were still within their waiting period, the SEP provides the opportunity to enroll in benefits. Dependents such as spouses and children can be added to an existing account as long as they are enrolled in the same coverage or benefit option as the employee.</p> <p>Use the following steps to submit enrollments via the Healthfirst Broker or General Agent Portal:</p> <p><b>STEP 1:</b> For reason for adding this employee, select "Qualifying Life Event"</p> <p><b>STEP 2:</b> For type of Qualifying Life Event, select "Other"</p> <p><b>STEP 3:</b> For explanation, type "COVID-19"</p> <p><b>STEP 4:</b> Under Supporting Document, upload:</p> <ul style="list-style-type: none"> <li>■ Healthfirst Small Group Employee Application</li> <li>■ NYS-45 with employee's name</li> <li>■ Note indicating previously waived or copy of past completed waiver of coverage form</li> </ul> <p>Request for enrollment must be received no later than:</p> <ul style="list-style-type: none"> <li>■ April 5 for coverage effective April 1</li> <li>■ May 5 for coverage effective May 1</li> </ul> <p><b>These extended deadlines apply to existing group policies only.</b> There will be no exception to these deadlines. Submission deadlines for new business remain unchanged at this time (27th of the month for 1st of month effective date).</p> <p><b>Individual Coverage:</b> Eligible individuals looking for individual health plans will be able to enroll in insurance coverage through NY State of Health. Individuals who enroll in Qualified Health Plans between March 16 and April 15, 2020 will have coverage starting April 1, 2020. Individuals who are eligible for other NY State of Health programs – Medicaid, Essential Plan, and Child Health Plus – can enroll year round.</p> |
| <b>Q16</b> | Who can I speak to if I have additional questions? | <b>A16</b> | <p>Please reach out to your Healthfirst Account Executive, or call Broker Services at <b>1-855-456-3668</b>.</p>   |