Coronavirus COVID-19 frequently asked questions

What it is, how you can prevent it, what your Empire benefits cover

About coronavirus and COVID-19

What is coronavirus and COVID-19?

Coronavirus is a type of virus that causes respiratory illness — an infection of the airways and lungs. COVID-19 is a new strain of coronavirus. It's part of the same family of coronaviruses that includes the common cold.

How does the virus spread?

Right now, medical experts think that COVID-19 spreads from person-to-person through a cough, sneeze or kiss. However, since COVID-19 is a new disease, scientists around the globe are racing to learn more about it.

What are the symptoms?

The most common early symptoms appear between 2 and 14 days after being infected. Symptoms can be mild to severe. They include fever, cough, and shortness of breath.

Prevention and treatment

How can I help protect myself?

The best way to prevent infection is to avoid being exposed to the virus that causes COVID-19. Check the CDC website for up-to-date information. If you're traveling, you'll want to visit the CDC travel page for their most current travel guidelines.

Good health habits can also help prevent and fight COVID-19. You should:

- Wash your hands often with soap and water for at least 20 seconds. Especially after going to the bathroom, before eating, and after blowing your nose, coughing, or sneezing.
- If soap and water aren't available, use an alcohol-based hand sanitizer with at least 60% alcohol.
- Avoid touching your eyes, nose, and mouth.
- Avoid close contact with people who are sick.
- Stay home when sick. This includes staying home from work, school, errands, and travel for at least 24 hours after a fever is gone.
- Cover a cough or sneeze with a tissue, throw the tissue in the trash and wash your hands.
- Clean and disinfect frequently touched objects and surfaces like phones, keyboards, and doorknobs.
- Get plenty of sleep, be physically active, drink lots of fluids, and eat nutritious food.

Do I need to wear a facemask?

It's best to follow the CDC's recommendations for using a facemask.

- **If you're not sick**, the CDC does not recommend wearing a facemask to protect yourself from respiratory diseases, including COVID-19.
- **If you have symptoms of COVID-19**, you should wear a facemask to help prevent spreading the disease to others.
- **If you're a health care worker or are taking care of someone who has COVID-19**, you should wear a facemask to protect yourself.

What if I have symptoms?

Call your doctor if you develop a fever, have a cough, or have difficulty breathing. And let them know if you've been in close contact with a person known to have COVID-19, or if you live in or have recently traveled to an area where the virus has spread. If you think you're infected, using telehealth helps to prevent spreading a virus.

Are there any prescription drugs that can be used to treat COVID-19?

Right now, there are no prescription drugs that are approved to treat this virus. Scientists are working quickly to develop treatment, so we are closely monitoring CDC and World Health Organization (WHO) guidance for updates on the best treatments.

Are there any vaccines available to prevent COVID-19?

Not yet. Several vaccines are being tested, but they're still in the very early stages of development. After that, they'll need to go through clinical trials to be sure they are both safe and effective before they'd be ready for the public.

How your benefits will work

What will my Empire benefits cover for services related to COVID-19 testing and care?

Your Empire health plan will cover the care you get if you're diagnosed as having COVID-19, based on your plan's benefits. It'll also cover testing for COVID-19. You'll pay any out-of-pocket expenses your plan requires, unless otherwise determined by state law or regulation.

How much will a COVID-19 test cost me?

If you get a test for COVID-19, your cost will depend on your benefit plan. You should expect to pay your usual cost shares. These can include a copay, deductible, and your percentage of the costs, unless otherwise determined by state law or regulation.

Could there be a shortage of medications people take? If so, what would I do?

Because many drugs we rely on every day are made in China, we are constantly checking the supply of medications available to our members. If we see there could be a shortage of a certain drug, we'll find alternate medications that you could take for about the same price.

What can I do to make sure I have the drugs I need?

You can get a 90-day supply of your maintenance medications through home delivery pharmacy, as well as select retail pharmacies. See the next question about the 90-day supply for more details.

Can I get a 90-day supply of my medication?

Yes. This is a great time to think about changing from a 30-day supply to a 90-day supply of any prescription medicines you take on a regular basis. If you don't have a prescription for a 90-day supply, talk to your doctor to see if a 90-day supply would work for you. You can even get them through home delivery pharmacy. If you have specific questions about the medicine you take, call the pharmacy services number on your member ID card.

If there's an epidemic, how will you ensure that the doctors in my plan can still provide care?

Empire BlueCross is committed to making sure you can get the care you need. We're working closely with the doctors and other health care professionals in our plans to prepare for more calls and visits. If your doctor isn't available for some reason, we'll help you find alternate care. Go to **empireblue.com** or call the Member Services number on your ID card.

For more information, check the CDC website for up-to-date details and recommendations about COVID-19.