



MyTruAdvantage | P.O. Box 428 Columbus, IN 47202-0428 | 844.425.4280 | [www.MyTruAdvantage.com](http://www.MyTruAdvantage.com)

## **COVID Coverage & Resources for Members**

We are actively monitoring the COVID-19 pandemic and following recommended guidance from trusted sources of clinical information, including the Centers for Disease Control (CDC), World Health Organization (WHO) and the Centers for Medicare and Medicaid Services (CMS). Below is information about current policies and procedures that have been implemented during this pandemic which focus on the health and safety of our members, providers, team members and community.

For more information about the COVID-19 virus, please visit the [CDC](https://www.cdc.gov) and [WHO](https://www.who.int) and websites dedicated to this issue.

### **Getting Care**

*During these uncertain times, it's more important than ever to know that your health plan is here for you. Due to the national public health emergency regarding COVID-19, MyTruAdvantage is offering the following support for our members.*

Please contact our member services team at 844-425-4280 (TTY: 711) with any questions on the coverage options available to you. We also encourage you to talk to your provider with any questions you may have regarding your health, medical advice, diagnosis or treatment.

### **COVID-19 Screening: Covered as described below**

Screening is defined as a series of questions a medical professional uses to determine if a COVID-19 test is appropriate. If you are having symptoms and you are screened for COVID-19 by a medical provider through a virtual visit or in-person, your co-pays and deductibles are waived if it results in the ordering/administering of a test.

#### *Important details:*

- We encourage our members with symptoms to use virtual care to help reduce the risk of spreading or contracting the illness.
- Check with your provider about their virtual care options available.
- Copays and deductibles are waived if it results in the ordering/administering of a test.
- If you're experiencing COVID-19 symptoms, complete a COVID-19 screening by a local medical provider either through a virtual visit or in-person.
- The results of the screening will indicate if the medical provider should order/administer a test.
- Testing is covered at 100% if ordered by a medical provider, whether the provider is in or out of network.

#### *About Virtual Care*

We encourage members to use their provider's virtual care service if they have any COVID-19 symptoms or are unable to visit their provider's office. This helps reduce the risk of spreading or contracting the illness during an in-person visit. If you are experiencing COVID-19 symptoms, you can use virtual care to determine if a COVID-19 test is needed. At this time, a provider must order a test and a virtual visit can qualify as a screening.

### **COVID-19 Testing: Covered as described below**

If a COVID-19 test of any kind is ordered by a medical provider that is medically necessary, your cost share (copays, coinsurance or deductibles) for this test will be waived.



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*Important details:*

- The test must be ordered by a medical provider.
- Your plan will cover the cost of the test as described above, whether the provider is in or out of network.
- Medically necessary is determined and appropriately coded by your ordering provider.
- Medically necessary does not include tests as a condition of employment or returning to work.

If you are experiencing symptoms, first speak to your health care provider to help you understand if you need testing and how to receive it.

Visit the [Indiana State Department of Health](#) website for additional information on local resources, community testing centers, FAQs and more.

**COVID-19 Treatment: Covered as described below**

We will waive member cost share (copays, deductibles or coinsurance) for COVID-19-related services for in-network or out-of-network covered benefits.

*Important details:*

- If you visit an out-of-network provider, your treatment will be covered as outlined by your health plan and cost sharing will apply if applicable. Some plans do not have out-of-network benefits, so we encourage you to receive care from providers in your plan's network. Need help finding an in-network provider? Check the online [find a doctor tool](#) or call our member services team at 844-425-4280 (TTY: 711).
- Covered treatment may be inpatient or outpatient.
- MyTruAdvantage intends to cover FDA-approved medications for the treatment of COVID-19 as they become available. If you are prescribed non-FDA-approved medications for the treatment of COVID-19, you will be responsible for any cost sharing required per your plan design. Non-FDA approved drugs are excluded Part D drugs and ineligible for any Part D coverage.

**COVID-19 Vaccine: Covered as described below**

The COVID-19 vaccine will be covered at 100% for our members. This means our members will have \$0 out-of-pocket health plan costs (copays, deductibles or coinsurance) if they choose to receive the vaccine.

**COVID-19 Coverage while traveling: Covered as described below**

*What if I'm traveling out of state?*

If you are out of state and need emergency medical assistance related to COVID-19, testing, diagnosis and treatment of COVID-19 will be covered as outlined above.

*What if I'm traveling out of the country (OOC)?*

- OOC members are covered for Urgent and Emergency care as stated by their plan.
- The usual process will apply where you may be asked to pay up front.
- You should get a detailed receipt and then file a claim form with MyTruAdvantage to be reimbursed.
- Testing will be covered, and co-pays and deductibles for the COVID-19 treatment will be waived.



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## **COVID-19 Medications: Prescription drug coverage and options**

### *Coverage for COVID-19 Medications*

MyTruAdvantage intends to cover FDA-approved medications for the treatment of COVID-19 as they become available. If you are prescribed non-FDA-approved medications for the treatment of COVID-19, you will be responsible for any cost sharing required per your plan design. Non-FDA approved drugs are excluded Part D drugs and ineligible for any Part D coverage.

### *Home Delivery*

MyTruAdvantage members can receive \$0 at-home delivery through CVS Caremark. Contact CVS Caremark to learn more and set up home delivery by calling 844-283-2788 (TTY: 711).

Other pharmacies may also have a home-delivery option. Check with your pharmacy for options they may offer.

### *Early prescription refills*

You can get your prescription refilled earlier than you normally would, if needed. For many of the medications we cover, you can also get a 90-day supply. All prescriptions must comply with state dispensing requirements and have enough refills to be filled. Contact CVS Caremark at 844-283-2788 (TTY: 711) to learn more and schedule prescription refills.