



COVID-19 (coronavirus) Frequently Asked Questions

Is testing for coronavirus a covered benefit?

HAP covers testing for COVID-19 for all lines of business (Medicare, Medicaid and Commercial members). HAP will waive cost-sharing for the COVID-19 test for its Medicare, Medicaid and individual members, as well as fully insured employer group customers. Self-insured employer group customers control their own health benefits and HAP is working with its self-insured customers to determine how they will cover COVID-19 testing.

HAP's cost-share waiver is effective February 4, 2020, the first day the Centers for Medicare and Medicaid Services (CMS) began using a common diagnostic code to test for COVID-19.

Can anyone request to be tested for COVID-19 as a precaution, or do I need to be showing symptoms?

HAP will continue to follow the guidance and protocols issued by the U.S. Centers for Disease Control and Prevention (CDC), Centers for Medicare & Medicaid Services (CMS), Food and Drug Administration (FDA), and state and local public health departments. Currently CDC recommends that if you believe you have been exposed to COVID-19 or have symptoms that may need testing, call your physician. The CDC recommends that physicians use their judgment to determine if a patient has signs and symptoms compatible with COVID-19 and whether the patient should be tested. Most patients with confirmed COVID-19 have developed fever and/or symptoms of acute respiratory illness (e.g., cough, difficulty breathing). Physicians are strongly encouraged to test for other causes of respiratory illness, including infections such as influenza.

Here are the criteria the CDC is encouraging health care providers to use in determining whether to test someone for COVID-19. Anyone who has:

- Fever or signs/symptoms of lower respiratory illness (like cough or shortness of breath) **AND** has come in close contact with a laboratory-confirmed COVID-19 patient within 14 days of symptom onset.
- Fever and signs/symptoms of a lower respiratory illness (like cough or shortness of breath) requiring hospitalization **AND** a history of travel from affected geographic areas within 14 days of symptom onset.

- No identified source of exposure to COVID-19 but is experiencing fever with severe acute lower respiratory illness like pneumonia or acute respiratory distress syndrome (ARDS) that requires hospitalization **AND** is without an alternative diagnosis to explain those symptoms (like regular flu or other respiratory infection).

If I become infected with COVID-19, is treatment covered by HAP?

HAP will cover all medically necessary diagnostic testing and treatment related to COVID-19. Cost-sharing for **testing** to diagnose COVID-19 has been waived for Medicare, Medicaid and individual members, as well as fully insured employer group customers.

Treatment for COVID-19 is subject to the same copays, co-insurance and/or deductibles that would apply to other tests and treatment (such as flu or other viral infection).

If I travel overseas and can't get back to the U.S. or am quarantined, what can HAP do to assist me?

HAP partners with Assist America, which provides 24/7 travel assistance to HAP members who travel 100 miles or more from home. Assistance includes a wide range of travel emergencies, including emergency medical evacuation, at no extra cost. If you become ill or hurt in a place where proper care isn't easy to get, Assist America will arrange to get you to the nearest quality hospital or care center.

Transportation response time is directly related to the location and jurisdiction where an event occurs. Assist America abides by local government regulations within each country. **If a quarantine is put in place, Assist America is unable to provide evacuation services under that situation.** The quarantined member should abide by the local quarantine rules until the quarantine is lifted.

If a HAP member is quarantined due to COVID-19 concerns, Assist America does not cover quarantine-related expenses. And Assist America does not reimburse for services that are not arranged through Assist America.

If I am quarantined in my home, in a hospital, on a cruise ship or in some other facility due to coronavirus concerns (whether I'm showing symptoms or being quarantined as a precaution), are my expenses covered?

HAP will cover all medically necessary diagnostic testing and treatment related to COVID-19. Cost-sharing for **testing** to diagnose COVID-19 has been waived for Medicare, Medicaid and individual members, as well as fully insured employer group customers.

Treatment for COVID-19 is subject to the same copays, co-insurance and/or deductibles that would apply to other tests and treatment (such as flu or other viral infection).

Should a member be quarantined due to COVID-19 concerns, medical benefits and skilled care would be covered as defined under the HAP Plan Benefit Package.

Non-medical expenses – housing, hotel, food, travel expenses, missed work, disability claims – are not covered under the policy.

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For the **latest information on the coronavirus**, including travel alerts and how to protect yourself against the virus, visit:

Centers for Disease Control (CDC): <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

Michigan Department of Health and Human Services: https://www.michigan.gov/mdhhs/0,5885,7-339-71550_5104_97675---,00.html

Henry Ford Health System: <https://www.henryford.com/services/infectious-diseases/conditions/covid-19-coronavirus>