

Independent Health's COVID-19 Coverage and Resource Guide

As COVID-19 goes on, Independent Health wants you to know we are here for your coverage needs. This guide has facts about your coverage and answers to common questions:

1. Is testing covered?
2. How am I covered for services?
3. Is the vaccine covered and how do I get it?
4. How do I keep myself and my family as safe as possible?

1. IS TESTING COVERED?

Independent Health covers COVID-19 testing with no cost share when a health care provider decides testing is medically needed to confirm you have the virus and to treat you. This means, a COVID-19 test is covered in full when:

- You have symptoms and your health care provider decides you need a diagnostic test. This test shows if you have the active COVID-19 virus.
- You need a COVID-19 test before surgery or medical care.

Where to Get Diagnostic Testing

- Contact your primary care doctor.
- Contact a New York State or county test site or urgent care center. Some doctor's offices, certain pharmacies and all hospitals which participate with Independent Health also offer diagnostic tests. (Please note: Quest Diagnostics does not perform the COVID-19 diagnostic test).

When COVID-19 Testing Is Not Covered

Independent Health does not cover testing for:

- General workplace health and safety (such as employee return-to-work programs)
- Public health purposes
- Attending school (both students and staff), including weekly school screening
- Travel guidelines (screening of travelers returning back to New York from other states)
- Any other purpose not to specifically diagnose or treat someone

If you need testing for reasons not related to your own health, please contact those (e.g., employer, school) asking you to be tested. You may be able to get tested at state and county testing sites, which test for free. Check the New York State Coronavirus website or your local county health department to learn more.

Returning From Out of State

According to New York State travel guidelines those who return to New York from other states may get tested for COVID-19 for a shorter quarantine time. Please note, Independent Health does not cover this screening test.

Coverage for Antibody Testing

Antibody testing is covered when deemed medically appropriate by your healthcare provider.



2. HOW AM I COVERED FOR SERVICES?

Treatment

Independent Health covers all services and treatment for our members with no cost share when the reason for the visit is COVID-19 testing, diagnosis and treatment, including:

- In-person
- Telehealth
- Urgent care center
- Outpatient and inpatient hospital or emergency room visits

Telehealth and Telemedicine

It is important for you to see your doctor when needed and for your annual visit. That's why Independent Health covers any in-network telehealth/telemedicine services, even if it is not related to COVID-19. There is \$0 copay or cost share* for these services.

Members should always contact their own primary care doctor for their medical needs. But, when you can't reach your primary care provider, Teladoc* offers access to a doctor by phone, mobile app or online 24 hours a day, 7 days a week. There is no cost share for Teladoc services during the pandemic.

3. IS THE COVID-19 VACCINE COVERED AND HOW DO I GET IT?

- Yes, the vaccine is covered with no cost share.
- The federal, state and county governments are setting plans for how, when and where people can get the vaccine.

To Check if You Are Eligible to Get the Vaccine:

- Visit am-i-eligible.covid19vaccine.health.ny.gov
- Or, call the COVID-19 Vaccine Hotline at 1-833-NYS-4VAX (1-833-697-4829), Monday through Sunday from 7 a.m. to 10 p.m.

For the Most up-to-Date Information, Visit:

- New York State website: www.covid19vaccine.health.ny.gov
- Your county's health department

4. HOW DO I KEEP MYSELF AND MY LOVED ONES SAFE?

The best thing to do is to follow the public health experts' advice and:

- Wear a mask and stay six feet away from others when in public.
- Stay in your home group/"bubble".
- If you get sick, isolate at home. Stay in touch with your doctor.
- If you are exposed to COVID, quarantine for 14 days.
- If you have the virus, you can still infect others, even if you feel fine.
- Get the vaccine when it is available to you.

Know that you are not alone. The pandemic has caused stress. But, help is ready. To learn more, visit:

- **Independent Health's Coronavirus page** at independenthealth.com. This page has information, Frequently Asked Questions, ways of how to stay healthy and active, and links to community help.
- **New York's Coronavirus page** at coronavirus.health.ny.gov/home.
- **The Centers for Disease Control and Prevention** at cdc.gov.

Questions?

(716) 631-8701 or 1-800-501-3439 (TTY: 711) Monday – Friday, 8 a.m. – 8 p.m.



*If your plan is HSA-qualified, by law, you are responsible for paying the full cost of Teladoc services until your deductible is satisfied.