Frequently Asked Questions Regarding COVID-19

Will Blue Cross customer service hours be expanded due to the COVID-19 outbreak?

Yes. To better serve the increasing needs of members during the COVID-19 outbreak, our Customer Service Department has extended weekend hours for our member service areas as follows:

Extended hours apply to the weekends of March 28-29 and April 4-5.

- Saturday: 8 a.m. – 2 p.m. | Central Time
- Sunday: 8 a.m. – Noon | Central Time

Dates and times will be re-visited to determine if they need to be extended past the above listed weekends.

What are the diagnosis codes used related to COVID-19?

The current diagnosis codes being used related to COVID-19 are:

- B97.29 - Other coronavirus as the cause of diseases classified elsewhere
- Z03.818 - Encounter for observation for suspected exposure to other biological agents ruled out
- Z20.828 - Contact with and (suspected) exposure to other viral communicable diseases
- B34.2 - Coronavirus infection, unspecified
- U07.1 - 2019-nCoV acute respiratory disease

Are at home testing kits for COVID-19 covered?

No. Recently, at home testing kits for COVID-19 have become available (such as those manufactured by EverlyWell and others).

- Blue Cross has no information on the accuracy and reliability of these test kits.
- The FDA has not currently authorized any test that is available to purchase for at home testing for COVID-19.
- Obtaining a reliable posterior nasopharyngeal specimen can be difficult and should only be done by a trained individual, and never by the patient themselves.
- Results of tests for COVID-19 are very dependent upon proper handling of these samples.
- For a test to be covered, it must be obtained and immediately processed for testing by or under the direct supervision of a licensed medical professional.

Due to concerns regarding the reliability of obtaining and processing samples, at home testing kits for COVID-19 are not covered.
What happens if precertification for a procedure was approved, but now that procedure is postponed?

If a member's precertification was approved for a procedure and that scheduled procedure needs to be postponed, the provider does not need to submit a request for a new authorization. The provider will need to call Blue Cross and provide the new date for the procedure.

How are DME supplies affected by the early refill allowance being applied to prescription drugs?

Diabetic supplies filled under the prescription benefits are subject to the same early refill allowance as other prescription medications.

Telehealth Clarification

For plans that are not an HSA-qualified High Deductible Health Plan (HDHP), telehealth services provided by in-network PPO providers will be covered at 100% with no member cost sharing regardless of the diagnosis code.

For plans that are an HSA-qualified HDHP, telehealth services provided by in-network PPO providers must be filed with a COVID-19 related diagnosis as outlined by the CDC and American Medical Association in order to process at 100% with no member cost sharing. Telehealth services provided by in-network PPO providers and filed with a diagnosis code other than COVID-19 will be covered at the in-network benefit level and will be subject to applicable member cost sharing.

Telehealth services provided by out-of-network non-PPO providers will be covered at the out-of-network benefit level.

The expanded telehealth services are applicable to all Blue Cross and Blue Shield of Alabama members even if the service is rendered outside of the Blue Cross and Blue Shield of Alabama service area. Members who receive care outside of the Blue Cross and Blue Shield of Alabama service area will need to file their claims to the local Blue Cross plan per usual order of business.

Are the newly expanded services for telehealth the same as services provided by Teladoc?

No. The newly expanded services being provided for telehealth are different from the services provided by Teladoc. The expansion of telehealth services allows in-network PPO providers to provide medically necessary services that can be appropriately delivered via telephone consultation. In addition to office visit consultations, telehealth also includes physical, speech, and occupational therapy (subject to provider capability), and behavioral health. This is applicable for members who wish to receive their care remotely and wish to limit their exposure. It can also serve as an initial screening for members who need to be tested for COVID-19.

In addition to the newly expanded services being provided for telehealth, Teladoc services are available separately to members that have the Teladoc benefit on their benefit plan.