California’s Health Plans are Actively Addressing the Prevention, Screening, Testing, and Treatment of Coronavirus (COVID-19)

California’s Health Plans are taking constant, daily action to meet the health care needs and remove barriers to care for of our members during this crisis. This includes waiving medically necessary health care costs for screening and testing, and ensuring coverage for the treatment of Coronavirus (COVID-19).

The following is an overview of what Health Plans are currently doing, along with a comprehensive list of websites, links, and information related to the prevention, testing, and treatment of Coronavirus (COVID-19).

Here’s the Current Status in California

- **March 27, 2020:** Congress passed and the President signed a bipartisan $2.2 trillion federal stimulus package to provide aid to families, businesses, workers and healthcare systems impacted by the COVID-19 crisis. A section-by-section analysis of the bill’s healthcare provisions can be found [here](#).
- **March 22, 2020:** President Trump approved a request from Governor Newsom to declare a major disaster and for the federal government to provide “mass care,” emergency aid, unemployment assistance and disaster legal services.
- **March 19, 2020:** Governor Gavin Newsom issued “shelter-in-place” for the entire state of California, directing all Californians to stay at home. This is the first mandatory state-wide restriction, which impacts all 40 million residents in the state’s fight against the coronavirus.

Health Plans are Working with Local, State and Federal Officials to Ensure People Have Coverage For and Access to Testing

Health plans are complying with the Department of Managed Health Care, the California Department of Health Care Services, and the California Department of Insurance’s directives on measures that health plans must take with regard to COVID-19, including:

- Waiving all cost sharing for enrollees for screening and testing of COVID-19
- Ensuring enrollees have timely access to care as required by law
- Covering all medically necessary emergency care, no prior authorization required by an in-network or out-of-network provider
- Proactively working with contracted providers to expand telehealth services when medically appropriate as a means of limiting enrollees’ exposure to infection.

The California Association of Health Plans shares the commitment of America’s Health Insurance Plans (AHIP) in the following ways:

- Proactively eliminating patient cost sharing for COVID-19 testing – no copay, no coinsurance required.
- Covering the doctor visits and treatments needed to recover from this disease. (continued next page...
Coronavirus COVID-19 Information and Resources

- Waiving prior authorization for those seeking testing or treatment of COVID-19.
- Waiving cost-sharing for telehealth services and expanding telemedicine programs. This eases the burden on our health system, allowing hospitals to care for people who need it most, while limiting the exposure of health care workers and patients to the disease.
- Partnering with hospitals to enhance their capacity to provide care for the most vulnerable patients in the most affected and at-risk regions so they can more effectively manage an increasingly complex and uncertain environment. We are simplifying and accelerating the discharge and transfer of patients from hospitals to the safest available, clinically appropriate post-acute care facility or home.
- Delivering support to ensure that vulnerable populations stay safe and healthy. Individual companies have made financial contributions directly to community organizations, including those working to help feed children and older Americans as well as to groups providing emergency health services for the most vulnerable.

Resources
- COVID-19 Frequently Asked Questions (AHIP)
- Answering the Call: Health Plans Act Swiftly As Party of the COVID-19 Solution
- How Health Insurers Are Responding to Coronavirus COVID-19

California Health Plans COVID-19 Information

Aetna, A CVS Health Company
AIDS healthcare foundation
Alameda Alliance for Health
Alignment Health Plan
Anthem Blue Cross
Aspire Health Plan
Blue Shield of California
Blue Shield Promise
Cal Optima
CalViva Health
CenCal Health
Central California Alliance for Health
Chinese Community Health Plan
Cigna
Community Care Health Plan
Contra Costa Health Plan
Health Net
Health Plan of San Joaquin
Health Plan of San Mateo
Inland Empire Health Plan
Inter Valley Health Plan
Kaiser Permanente
Kern Family Health Care
L.A. Care Health Plan
Molina Health Care
On Lok Lifeways
Oscar
Partnership Health Plan of California
San Francisco Health Plan
Santa Clara Family Health Plan
SCAN Health Plan
Scripps Health Plan
Seaside Health Plan
Sharp Health Plan
SIMNSA
Sutter Health Plus
United Health Care
United Health Care Community Plan
Valley Health Plan
Ventura County Health Care Plan
WellCare Health Plans
Western Health Advantage
What is COVID-19?
Coronaviruses are a large group of viruses that are common among animals and humans. This novel coronavirus that causes COVID-19 is a newly discovered coronavirus that has not been previously detected in animals or humans. The source of this virus is not yet known.

What are the Symptoms of COVID-19?
According to a report from the World Health Organization, of those that contracted the coronavirus, 87.9% had a fever or a dry cough (67.7%), or both. However, Dr. Lee Atkinson-McEvoy, a pediatric doctor at U.C. San Francisco, warns that "Even in coronavirus, [we're] seeing people who have milder disease, so just a cough and runny nose, but no fever. Some people who test positive are asymptomatic, meaning no symptoms at all."

What Should You Do If You Think You're Sick?
Call Ahead! If you are experiencing symptoms of COVID-19, and may have had contact with a person with COVID-19 or recently traveled to countries with apparent community spread, call your health care provider or local public health department first before seeking medical care so that appropriate precautions can be taken. Contacting them in advance will make sure that people can get the care they need without putting others at risk. Please be sure to tell your health care provider about your travel history. There is currently no specific antiviral treatment for COVID-19. People should receive care from their doctor to relieve symptoms.

Who is at Higher Risk for Serious Illness from COVID-19?
According to the California Department of Public Health, early information out of China, where COVID-19 first started, shows that some people are at higher risk of getting very sick from this illness. This includes:

- Older adults (65+)
- Individuals with compromised immune systems
- Individuals who have serious chronic medical conditions like:
  - Heart disease
  - Diabetes
  - Lung disease

In addition, smokers who already have lung disease or reduced lung capacity could be at increased risk of serious illness.
Is California Testing for COVID-19?

According to the California Department of Public Health, twenty-two public health labs in California are testing samples for COVID-19. These labs include the California Department of Public Health’s Laboratory in Richmond, Alameda, Contra Costa, Humboldt, Long Beach, Los Angeles, Monterey, Napa-Solano-Yolo-Marin (located in Solano), Orange, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Clara, Shasta, Sonoma, Tulare and Ventura County public health laboratories. The Richmond Laboratory will provide diagnostic testing within a 48-hour turnaround time. More public health labs will soon be able to test samples for COVID-19. This means California public health officials will get test results sooner, so that patients will get the best care.

California has partnered with Verily’s Project Baseline to launch a community COVID-19 testing program to expand screening and testing for high-risk individuals in certain areas of the state. High-risk individuals located in Santa Clara or San Mateo counties, or within 50 miles of the cities of Riverside or Sacramento, can complete the screener to see if they qualify for testing through this program. Potential participants need internet access and a Google account.

How Do I Limit the Spread of COVID-19?

According to the California Department of Public Health, there are important steps to take to prevent the spread of all respiratory viruses.

<table>
<thead>
<tr>
<th>Do</th>
<th>Don’t</th>
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<tbody>
<tr>
<td>- Stay home</td>
<td>- Shake hands</td>
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<tr>
<td>- Wash hands with soap and water for at least 20 seconds</td>
<td>- Touch your face</td>
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<tr>
<td>- Cover your cough/sneeze with a tissue or into your elbow</td>
<td>- Go to the doctor, unless you’re sick and your doctor tells you to do so</td>
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<tr>
<td>- Clean and disinfect frequently touched objects and surfaces as well as your hands</td>
<td>- Stockpile masks or gloves</td>
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<tr>
<td>- Use alcohol-based sanitizer</td>
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What is Social Distancing?

According to the California Department of Public Health, social distancing is a key practice recommended by public health officials to stop or slow down the spread of contagious diseases. It requires the creation of physical space between individuals who may spread certain infectious diseases. The key is to eliminate or minimize group gatherings and to achieve physical space between individuals -- six feet are suggested -- when events or activities cannot be modified, postponed, or canceled.
Stay Home Except For Essential Needs
The California State Public Health Officer and Director of the California Department of Public Health is ordering all individuals living in the State of California to stay home or at their place of residence, except as needed to maintain continuity of operation of the federal critical infrastructure sectors.

See the list of Essential Critical Infrastructure Workers (pdf).

Should I Wear a Mask?
California’s public health officials released guidance on April 1 on the use of cloth face coverings to protect against COVID-19 for Californians who must leave their homes to conduct essential activities. The guidance does not require people to wear face coverings – and is not a substitute for the state’s current guidance regarding social distancing and hand washing. The state also does not recommend Californians use N-95 or surgical masks, which are needed for our health care workers and first responders who will be there for when our lives at risk.

The use of cloth face coverings could reduce the transmission of COVID-19 by individuals who do not have symptoms and may reinforce physical distancing. Public health officials also caution that face coverings may increase risk if users reduce their use of strong defenses such as physical distancing and frequent hand washing.

A link to the new guidance can be found on the California Department of Public Health Face Coverings Guidance web page.

What if I Don’t Have Health Insurance and I Need Screening or Treatment for COVID-19?

- Check with your local community health center or hospital to see if fees for testing can be waived
- See if you’re eligible for Medi-Cal
- See if you’re eligible for Covered California