California’s Health Plans are Actively Addressing the Prevention, Testing, and Care 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 our members while supporting our health care heroes on the front lines during this crisis.

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).

Latest COVID-19 Announcements

- **April 24, 2020**: Congress passed and the President signed the fourth federal aid package directing $500 billion toward helping small businesses and hospitals impacted by the coronavirus pandemic. Learn more [here](#).
- **April 23, 2020**: Governor Newsom announces that hospitals may resume essential non-emergency surgeries like heart valve replacements and pre-cancerous tumor removals.
- **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](#).

California’s Health Plans are Working with State Officials to Ensure People Have Access to Needed COVID-19 Testing and Care

Health plans are closely following and implementing directives by public health officials and state health care agencies to ensure health plan members have access to medically necessary COVID-19 testing and care. The links below provide details about state health care agency COVID-19 directives and guidance for health plans:

- California Department of Managed Health Care
- California Department of Health Care Services
- California Department of Insurance

The California Association of Health Plans shares the commitment of America’s Health Insurance Plans (AHIP) in addressing COVID-19 in the following ways:

- Proactively eliminating patient cost sharing for COVID-19 testing and care – no copay, no coinsurance required.
- Waiving prior authorization for those seeking testing or treatment of COVID-19.
• Waiving cost-sharing for telehealth services and expanding telemedicine programs—facilitating care for the many Americans who are at home and need care.

• 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. And several health plans are building new pathways to support the most financially vulnerable hospitals through this crisis.

• Delivering support to our communities to ensure that vulnerable populations stay safe and healthy. Individual health plans 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.

• Individual health plans are offering incentives to their medical professionals to serve on the front lines in the fight against the COVID-19 pandemic.

• Health plans are partnering with providers to outline urgent needs and share perspectives on how we can head off growing challenges.

**AHIP Resources**

- COVID-19 Frequently Asked Questions
- Answering the Call: Health Plans Act Swiftly As Party of the COVID-19 Solution
- New Study: COVID-19 Health Care Costs Could Reach $556 Billion Over Two Years

**Latest Guidance About COVID-19 From Public Health Officials**

- California Department of Public Health: Up-to-date information about the spread of COVID-19.
- Statewide COVID-19 Clearinghouse: Resources from state agencies, departments, and local resources.
- California Department of Public Health Latest News Releases
- California Department of Public Health Guidance Documents
- California Office of Emergency Services
- Centers For Disease Control and Prevention (CDC)
- World Health Organization
What is COVID-19?
Coronaviruses are a large family of viruses. There are some coronaviruses that commonly circulate in humans. These viruses cause mild to moderate respiratory illness, although rarely they can cause severe disease. COVID-19 is closely related to two other animal coronaviruses that have caused outbreaks in people—the SARS coronavirus and the MERS (middle east respiratory syndrome) coronavirus.

What are the Symptoms of COVID-19?
Typically, human coronaviruses cause mild-to-moderate respiratory illness. Symptoms are very similar to the flu, including fever, cough, and shortness of breath. COVID-19 can cause more severe respiratory illness.

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
  - Smokers

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

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

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. 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.

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).
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.

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<thead>
<tr>
<th>Do</th>
<th>Don’t</th>
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<tr>
<td>- Stay home</td>
<td>- Leave the house except for essential activities</td>
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<td>- Wash hands with soap and water for at least 20 seconds</td>
<td>- Shake hands</td>
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<td>- Cover your cough/sneeze with a tissue or into your elbow</td>
<td>- Touch your face</td>
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<td>- Clean and disinfect frequently touched objects and surfaces</td>
<td>- Go to the doctor, unless you call first</td>
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<td>- Use alcohol-based hand sanitizer</td>
<td>- Stockpile masks or gloves</td>
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<td>- Maintain a safe social distance of 6 feet whenever outside of the house</td>
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<td>- Wear a cloth face covering if you go outside</td>
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What is Social Distancing?

Social distancing is a 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 minimize the number of gatherings as much as possible and to achieve space between individuals when events or activities cannot be modified, postponed, or canceled. Achieving space between individuals of approximately six feet is advisable. Additionally, there is a particular focus on creating space between individuals who have come together on a one-time or rare basis and who have very different travel patterns such as those coming from multiple countries, states or counties. For more information, see the Gathering Guidance (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.