



Division of Pensions and Benefits

SHBP/SEHBP COVID-19 Response

**This advisory will be updated to stay current with changing federal and state laws in relation to the pandemic*

The Division of Pensions and Benefits, together with our vendor partners Aetna, Horizon BCBSNJ, and OptumRx, are taking action to ensure that State Health Benefits (SHBP) and School Employees Health Benefits (SEHBP) members have the support and resources they need during the COVID-19 situation, which remains dynamic and evolving.

Effective immediately, all cost sharing for emergency room (in or out of network hospitals), urgent care (in network), or provider office visits (in network) associated with medically necessary testing and treatment for COVID-19 are to be waived. Horizon BCBSNJ and Aetna have been directed to inform contracted providers about the waiving of cost sharing. Also, all Telemedicine and Telehealth visits will have no member cost share for covered services provided by an in-network health care professionals including primary care doctors, specialists, therapists, mental health and substance use treatment professionals, or urgent care doctors.

OptumRx has been directed, effective immediately, to lessen restrictions on early refill of prescriptions and remove other potential barriers to prescription drug coverage for maintenance medications so that individuals continue to have access to medically necessary medications.

Questions about Testing Coverage through Horizon BCBS

Q. Should I get tested if I don't have symptoms?

Please note that testing asymptomatic individuals is not medically indicated and is against the current advice of the Centers for Disease Control and Prevention (CDC) and World Health Organization (WHO). The CDC recommends voluntary home quarantine for those who have traveled to/from countries where COVID-19 has spread or who have been exposed to individuals with the virus.

Q. If I do get tested for COVID-19, will be charged a copayment or co-insurance?

All cost sharing for emergency room (in or out of network hospitals), urgent care (in network), or provider office visits (in network) associated with medically necessary evaluation and testing for COVID-19 are to be waived. Horizon BCBS will instruct providers that they should bill all evaluation and testing services related to COVID-19 to ICD10 Code Z20.828 and instruct all providers that no cost sharing is to be collected from SHBP/SEHBP members.

Q. Will treatment of COVID-19, including by vaccine, be covered by insurance?

While there is no specific antiviral treatment or vaccine for COVID-19 Horizon BCBSNJ will continue to cover medically necessary health care costs to treat infectious diseases, including COVID-19, based on the terms of the SHBP/SEHBP and will waive cost sharing for those services related to COVID-19.

Q. Are telemedicine services covered to ensure access to care while reducing the opportunities for disease transmission?

To help you get the care you need, the SHBP/SEHBP through Horizon BCBSNJ, is relaxing its telemedicine rules to allow telephone visits with health care professionals. In addition, we are waiving out-of-pocket costs for covered services, including diagnosis and treatment of COVID-19, routine care, therapy or mental health care when provided through telemedicine (see Aetna below for more on retiree members).

Effective immediately and through June 30, 2020, Horizon BCBSNJ has been directed to:

- Relax its telemedicine rules to allow members to get covered services by phone, video, including common video platforms such as FaceTime and Skype, and chat from in-network and out-of-network health care professionals. Members with out-of-network benefits who get care from an out-of-network health care professional for other than COVID-19 related care will be responsible for costs according to their benefits.

- Waiving member out-of-pocket costs for covered services provided by an in-network health care professional for a telemedicine visit, including by telephone provided by primary care doctors, specialists, therapists, mental health and substance use treatment professionals, or urgent care doctors.

We encourage you to call your doctor to find out if they offer telemedicine (by phone, video or chat) as an option for you to get care. If they do, you may be able to avoid a visit to their office.

In addition, all Horizon BCBSNJ members have free, 24/7 access to registered nurses through Chat for Care from the Horizon Blue app. Nurses are available to answer your questions about COVID-19 symptoms, as well as other health questions or concerns.

Members enrolled in the State Health Benefits Program (SHBP) or School Employees' Health Benefits Program (SEHBP) can call 1-800-414-SHBP (7427) to access the nurse line and Horizon Health Guide services.

Q. Will Horizon BCBSNJ waive prior authorization requirements for treatment of COVID-19?

The Division will ensure that Horizon will:

- Waive prior authorizations for a visit to a primary care physician, urgent care center, or emergency room for evaluation of upper respiratory symptoms, fever, shortness of breath or other conditions that may represent COVID-19.
- Waive prior authorizations for diagnostic tests and for covered services that are medically necessary and consistent with CDC guidance if diagnosed with COVID-19.
- Waive prior authorization for lab studies or diagnostic testing required during an ER evaluation or inpatient hospital stay.

Questions about Testing Coverage through Aetna Medicare Advantage

Q. What resources are available to Aetna Medicare Advantage Members?

Effective immediately, SEHBP and SHBP Aetna Medicare Advantage members will have access to the following resources:

Aetna will provide all diagnostic testing related to COVID-19 at no cost to you. This policy will cover the test kit for patients who meet CDC guidelines for testing, which can be done in any approved laboratory location. Aetna will waive the member costs, if any, associated with diagnostic testing at any authorized location for SEHBP and SHBP Medicare members.

Through Aetna's Healing Better program, members who are diagnosed with COVID-19 will receive a care package containing CVS over-the-counter medications to help relieve symptoms. The package will also include personal and household cleaning supplies to help keep others in the home protected from potential exposure.

Through existing care management programs, Aetna will proactively reach out to members most at-risk for COVID-19. Care managers will walk members through what they can do to protect themselves, where to get information on the virus, and where to go to get tested.

All Telemedicine and Telehealth visits will have no member cost share for covered services provided by an in-network health care professionals including primary care doctors, specialists, therapists, mental health and substance use treatment professionals, or urgent care doctors.

Questions about Prescriptions through OptumRx

Q. Can I fill my prescriptions early to avoid running out?

To ensure that our members with prescription drug coverage through the SHBP/SEHBP continue to have uninterrupted access to medications, the "Refill Too Soon" (RTS) restriction on prescriptions obtained at retail pharmacies will be

suspended through the end of May 2020. Typically, prescriptions need to reach a threshold of remaining days' supply before a refill can be dispensed again. Suspension of this restriction will enable members and patients to refill prescriptions before reaching this threshold and will ensure sufficient quantities of medication remain available to them.

The Division will continue to rigorously monitor the COVID-19 situation and determine when the restrictions will be restored.

In order to ease the burden on an already stressed provider network OptumRx will automatically be extending any expiring prior authorizations within the 3/18/2020-5/1/2020 time frame for maintenance medications. We would be adding 90 days to the current expiration date such that;

If a Prior Authorization (PA) were set to expire on 4/15/2020, the new expiration date would be 7/15/2020.

If a PA were set to expire on 5/1/2020, the new expiration date would be 8/1/2020.

- OptumRx will re-evaluate the need for further extension thereafter.
- Drugs with significant abuse potential (i.e. opioids, benzodiazepines) or those that are dosed for a finite duration or intermittently (i.e. hepatitis agents, fertility agents) will follow the normal process for renewals.
- Prior authorization requirements for medications that are newly prescribed will remain in place.

During the COVID-19 outbreak, when an existing patient calls to refill a (specialty medication, Optum Specialty Pharmacy will offer patients a one-time, 90-day supply of key specialty medications instead of the traditional 30-day supply. This policy will not apply to patients newly initiating specialty therapy, or drugs within the following categories – which will remain limited to 30-day supply only:

- Acute medications
- Controlled substances
- Drugs subject to REMS (Risk Evaluation and Mitigation Strategy) pursuant to FDA
- Drugs with limited expiration dating
- Drugs where storage/handling issues would increase risk of waste
- Office-administered injectable/infusible therapies
- Drugs experiencing supply shortages
- Drugs dosed less frequently than once monthly
- Drugs whose monthly ingredient cost exceeds \$10,000

You may continue to monitor updates from Optum by visiting <https://www.optumrx.com/covid19>

What Other Health and Wellbeing Resources Are Available to SHBP/SEHBP Members during the crisis?

- **myStrength** - Digital Health App based in clinical models like cognitive behavioral therapy, acceptance and commitment therapy, positive psychology, mindfulness, and motivational interviewing to improve and sustain health and well-being: [myStrength Digital Health Resource](#)
- **Wellbeats**, a virtual fitness training vendor that offers on-demand fitness classes, anytime and anywhere, is offering free access to their platform through April 30th for SHBP/SEHBP members. There are over 500 exercise, mindfulness and nutrition classes and can provide fitness for the whole family: [Wellbeats Virtual Fitness](#)

Be sure to follow us on Facebook to get valuable information and updates! [NJWell](#) and [NJDPB](#) !

We encourage you to get the latest coronavirus news from credible information sources listed below.

- [World Health Organization](#)
- [Centers for Disease Control and Prevention \(CDC\)](#)
- [National Institutes of Health](#)
- [The New Jersey Department of Health](#) or call the 24-hour public hotline at **1-800-222-1222**