

COVID-19

Frequently Asked Questions

As of April 14, 2020

1. What is COVID-19?

COVID-19 is the infectious disease caused by the most recently discovered coronavirus. This new virus and disease were unknown before the outbreak began in Wuhan, China, in December 2019.

2. Where do you get your information regarding COVID-19?

StayWell continuously monitors the news and updates from Guam & CNMI Public Health, Department of Health, World Health Organization, the Center for Disease Control and other agencies regarding COVID- 19.

3. Who can I call if I suspect I have flu-like symptoms or have been in contact with someone who has flu-like symptoms?

You can call your doctor or the following institutions:

Guam

Department of Health: 671-480-7859, 671-480-6760, 671-480-6763, 671-480-7883

CNMI

CHCC Clinic: 670-234-8951

COVID-19 Infoline: 670-285-1542/1672/1352/1854 (Monday – Sunday, 7:30 a.m. to 4:30 p.m.)

4. What if I have flu-like symptoms and go to the clinic? What is the coverage?

Your coverage will be determined based on the type of services that were performed.

5. Is testing for COVID-19 covered under my plan?

Yes, however the test must be ordered by a US-licensed physician. Other guidelines for coverage include:

- a. Must have been reviewed and authorized by the US FDA.
- b. Must be medically necessary, meet testing guidelines of US CDC and be coordinated with Guam/CNMI Public Health.
- c. No Prior Authorization is needed for this testing.
- d. Must not be payable by Public Health or other health program.
- e. Must be billed correctly with supporting documents.

In compliance with the Families First Law, copay/co-insurance/deductible applications will be waived until further notice for COVID-19 testing and the associated visit.

6. What is the coverage if I test positive for COVID-19?

In compliance with the Families First Law, copay/co-insurance/deductible applications will be waived until further notice for COVID-19 testing and the associated visit.

Coverage for treatment of COVID-19 illness will be subject to standard Plan co-pay/co-insurance/deductible, similar to coverage for treatment of Non-COVID-19 illness. Other guidelines for coverage include:

- a. Treatment must be medically necessary.
- b. Must be rendered at an authorized provider or facility
- c. Must be approved by the US FDA for the specific indication.
- d. Must not be payable by Public Health or other health program.
- e. Must be billed correctly with supporting documents

7. Is the COVID-19 test only available at the Department of Public Health?

COVID-19 testing is available at Department of Public Health and Diagnostic Laboratory Services (DLS).

8. Is DLS administering the COVID-19 test?

DLS Guam

Yes, however the test must be ordered by a US-licensed physician. Other guidelines for coverage include:

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- b. Must be medically necessary, meet testing guidelines of US CDC and be coordinated with Guam/CNMI Public Health.
- c. No Prior Authorization is needed for this testing.
- d. Must not be payable by Public Health or other health program.
- e. Must be billed correctly with supporting documents.

DLS Saipan

DLS Saipan only transmits the samples to Hawaii. Samples must be collected by the physician who orders the test.

9. Do you cover Telemedicine?

Telemedicine is an exclusion under our health plans. However, during this pandemic StayWell will cover certain Telehealth services. Telehealth includes an over-the-phone consultation with your doctor.

10. Can I get an early refill on my medication(s) during this time?

StayWell has authorized the approval of early refills of prescription drugs for an additional 30 days at retail pharmacies until May 5, 2020. Standard benefit limitations, exclusions, and edits such as prior authorization, quantity limits, and step therapy still apply.

11. How will my benefits and coverage be affected during this period?

For as long as premiums are paid and you remain eligible for the plan, your benefits and coverage remain the same with the exception of the temporary benefits. For specific benefits and coverage questions, you

may call our office at 671-477-5091.