

COVID-19

Frequently Asked Questions

As of September 16, 2020

1. What is COVID-19?

COVID-19 is an 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 COVID-19 symptoms or have been in contact with someone who is positive for COVID-19?

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 COVID-19 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 licensed provider. Other guidelines for coverage include:

- a. Must be approved, cleared, or authorized by the US FDA.
- b. Must meet testing guidelines of US CDC and performed in coordination with Guam/CNMI Public Health
- c. Must be deemed medically appropriate and ordered by an individual's licensed attending physician or authorized health care provider in accordance with accepted standards of current medical practice.
- d. Must not be payable by Public Health or other health programs.
- e. Must be billed correctly with supporting documents.

f. No Prior Authorization is needed for this testing.

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. Will StayWell cover COVID-19 diagnostic tests for any reason?

StayWell will cover, without copay/coinsurance/deductible applications, diagnostic tests that are ordered by an individual's licensed attending physician or authorized health care provider and are medically necessary. StayWell generally will not cover a COVID-19 diagnostic test performed at the direction of a member's employer in order to obtain or maintain employment or to perform the member's normal work functions or for return to school or recreational activities, or for travel and quarantine clearance except as required by law.

7. Will StayWell cover COVID-19 antibody (serological) tests for any reason?

StayWell will cover, without copay/coinsurance/deductible applications, antibody tests that are ordered by an individual's licensed attending physician or authorized health care provider and are medically necessary. StayWell generally will not cover a COVID-19 antibody (serological) test for the purpose of returning to work or school or for general health surveillance or self-surveillance or self-diagnosis, except as required by law.

8. Will StayWell cover a COVID-19 test that has not been ordered by a health care professional?

No, StayWell will only cover COVID-19 tests that have been ordered by an individual's licensed attending physician or authorized health care provider.

9. Will StayWell cover a COVID-19 test if I just want to make sure I don't have the virus?

Testing is primarily for those exposed to the virus or showing symptoms. Your health care provider will decide if you need a test based on your exposure risk, symptoms, and guidance from the CDC. The test has to be medically necessary and appropriate and ordered by a licensed attending physician or authorized health care provider for StayWell to cover it.

10. If I test positive for COVID-19, what is the coverage for treatment?

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.

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

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

12. Is DLS administering the COVID-19 test?

DLS Guam

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

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- b. Must meet testing guidelines of US CDC and performed in coordination with Guam/CNMI Public Health
- c. Must be deemed medically appropriate and ordered by an individual's licensed attending physician or authorized health care provider in accordance with accepted standards of current medical practice.
- d. Must not be payable by Public Health or other health programs.
- e. Must be billed correctly with supporting documents.
- f. No Prior Authorization is needed for this testing.

DLS Saipan

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

13. How long does it take to get results after getting tested?

The time it takes to get results varies. It depends on where you get your test done. Some sites can test samples on-site and have results within hours depending on the type of test used. Other sites have to send testing samples to an outside laboratory for analysis. This process may take 2-5 days or more once the laboratory receives the samples.

14. Do you cover Telemedicine?

Telemedicine is not a covered benefit under the health plan. However, during this pandemic, StayWell will cover certain Telehealth services. Telehealth includes an over-the-phone consultation with your doctor. StayWell encourages you to utilize Telehealth services before going to your doctor to ensure you need to be seen during this public health emergency.

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

StayWell is no longer offering an early refill on medications at this time. StayWell will monitor for the need and adjust accordingly.

16. 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.

17. What can I do to stop the spread of the COVID-19 virus?

Testing is only one way to reduce the spread of the COVID-19 virus. You can use other measures (e.g., enhanced personal hygiene, use of facial coverings, and social distancing) to help slow the spread and the need for testing.

18. If my COVID test is positive and StayWell covered the test, will StayWell cover another test after doing a 14-day quarantine?

COVID-19 testing after completing quarantine generally is not recommended. StayWell will cover the test if deemed medically appropriate and ordered by an individual's licensed attending physician or authorized health care provider in accordance with accepted standards of current medical practice.