

## COVID-19

### Frequently Asked Questions

As of March 19, 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

**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?**

Currently, only Department of Public Health administers the testing for COVID-19 for which there is no charge to the member or insurance carrier.

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

Services related to COVID-19 will be treated as with any infection. Plan benefits and copays will apply.

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

As of today, the COVID-19 test is only available through Public Health. If requested by clinic physician and approved by Public Health, Public Health Staff may go to the clinic to collect the specimen (swab) for testing.

**8. Is DLS administering the COVID-19 test?**

As of today, DLS is not administering the COVID-19 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?**

From March 18 to April 1, 2020 StayWell has authorized the approval of early refills of prescription drugs for an additional 30 days at retail pharmacies. 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.