Navigating Coronavirus

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What is Coronavirus COVID-19?

• Coronavirus disease 2019 (COVID-19) is a respiratory illness that can spread from person to person. The virus that causes COVID-19 is a novel coronavirus that was first identified during an investigation into an outbreak in Wuhan, China in December 2019.

• COVID-19 is an infectious disease that the CDC, state, and local health departments as well as healthcare organizations across the world are actively monitoring.

In the U.S. the first case was confirmed in Washington on Jan. 21

The first two cases in Michigan were confirmed on March 10

KEY CONCERNS

Social distancing and flattening the curve

Protecting high-risk individuals

Exceeding hospital capacities

Constraints on supplies for health care workers

Negative pressure room availability

Ability to detect infection in the dormant state
The Impact in the United States

Source: John Hopkins University
What are the Symptoms of Coronavirus COVID-19?

COVID-19 symptoms range from asymptomatic to mild disease with nonspecific upper respiratory symptoms such as fever and cough.

Most common symptoms are mild and begin gradually. These symptoms include:

- Fever
- Tiredness
- Dry cough
- Aches and pains
- Nasal congestion
- Runny nose
- Sore throat
- Diarrhea

Some people become infected but don’t develop any symptoms and don’t feel unwell.

Older people, and those with underlying medical problems like high blood pressure, heart problems or diabetes, are more likely to develop serious illness.

People with fever, cough and difficulty breathing should seek medical attention.

More severe cases progress to pneumonia, respiratory failure, and septic shock.
How Does It Spread?

Person-to-person contact is the primary form of spread
Risk Assessment

• The World Health Organization officially declared the Coronavirus outbreak a pandemic on March 11, 2020

• Highest risk in elderly and immune-compromised individuals

• People in communities where COVID-19 has spread are at elevated, though still relatively low, risk of exposure

• Healthcare workers and those caring for patients with COVID-19 are at elevated risk of exposure

• International travelers returning from countries with community spread are at elevated risk of exposure
How Can Everyone Protect Themselves?

People can help protect themselves from respiratory illness with everyday preventive actions

Social isolation. Avoid any close contact with people who are sick

Avoid touching your eyes, nose, and mouth with unwashed hands

Wash your hands often with soap and water for at least 20 seconds

Use an alcohol-based hand sanitizer that contains at least 60% alcohol if soap and water are not available
When Should Individuals Seek Medical Care?

**Mild**

Mildly ill patients should be encouraged to stay home and receive clinical guidance by telephone or leveraging online services like the 24-Hour Nurse Line and Blue Cross Online Visits.

*(Details will be provided later in this presentation)*

**Severe**

- Patients with severe symptoms such as difficulty breathing should seek care immediately. They should contact the facility prior to arrival.
- If 911 is called and the use of an emergency response vehicle is needed, inform the operator of symptoms.
- Older patients and individuals who have underlying medical conditions or are immunocompromised should contact their physician early in the course of mild illness.

**If you become sick...**

- **Stay home**, except to get medical care
- **If you believe you have COVID-19**, call your health care provider for guidance. Do not go to your provider in-person unannounced.
- **Separate yourself** from other people and animals in your home
- **Restrict outside activities and public transit**
- **Cover your cough or sneeze** with a tissue, then throw the tissue in the trash
- **Clean and disinfect** frequently touched objects and surfaces
- **Do not go to work, school, or public areas**
Our Response to this Pandemic

The Michigan Blues joined other Blue Cross and Blue Shield companies around the nation in announcing several initiatives designed to help members get the care they need during the coronavirus (COVID-19) outbreak.
Blue Cross Blue Shield of Michigan’s Approach

01

Blue Cross will cover costs of medically necessary tests for COVID-19 for commercial plans.

02

Early refill limits waived on 30 day supply of prescription maintenance medications (except opioids). Patients will not be liable for increased costs of non-preferred medications for the treatment of COVID-19 or shortages of medications stemming from the COVID-19 outbreak.

03

Prior authorizations waived for diagnostic tests and other services related to COVID-19 that are medically necessary per CDC guidelines.

04

Encouraging the use of virtual care and nurse hotlines to reduce the need for in-person medical care.

05

Support children, seniors and other populations in need through grants and donations.

Effective Immediately

Blue Cross Blue Shield of Michigan and Blue Care Network are a nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.
**How Does Testing Work?**

*Because this process is new, we have been in contact with health officials and providers. Here is our understanding of how the process will work:*

- The provider decides if the test is appropriate for that patient based on symptoms and history.
- The provider should call the health department to discuss testing the patient.
- Patients will be tracked as the provider fills out a Michigan Department of Health and Human Services form to list symptoms.
- After the provider and health department agree to give the test, the provider tells the patient how to receive it.

**Avoid surprise billing**

If a test is required, confirm if the lab accepts BCBSM or BCN coverage! Beware of fraudulent or price-gouging pop-up testing companies now arising.
Medical Treatment Options

What other options are there for treatment if an employee can’t get to a doctor or doesn’t want to visit a doctor’s office?

24-HOUR NURSE LINE

Our 24-hour nurse line is a benefit for all Blue Cross members and provides them with a registered nurse who can help assess symptoms and provide guidance for next steps.

**BCBSM** members can call 1-800-775-2583

**BCN** members can call 1-855-624-5214

BLUE CROSS ONLINE VISITS℠

With this option, your employees can use a smartphone, tablet or computer to visit online with a board-certified doctor.

- Calling or getting care online could help reduce potential infections that may occur at a doctor’s office.

- Members can download the online visits app, **BCBSM Online Visits℠**

  - Visit [bcbsmonlinevisits.com](http://bcbsmonlinevisits.com) or call 1-844-606-1608

PROVIDER ONLINE VISITS

Many providers offer their own telemedicine or online visit capabilities in lieu of an office visit.

**Contact your provider to see if they offer this service**
Behavioral Health Options

MENTAL HEALTH HOTLINE

Help is just a phone call away if you're feeling anxious or need support.

**BCBSM** members can call
1-800-762-2382

**BCN** members can call
1-800-482-5982.
Attention: Important Information

How Blue Cross Blue Shield of Michigan is responding to the Coronavirus (COVID-19)

At Blue Cross Blue Shield of Michigan and Blue Care Network, our top concern is the health and safety of our members. We know you have questions about the coronavirus, also known as COVID-19. That’s why we’re using guidelines from state and federal offices to get you the information you need. And, helping those affected get care.

What is COVID-19

The coronavirus is a respiratory illness that spreads from person to person. The symptoms of the virus include fever, cough and shortness of breath.

If you've been exposed to COVID-19 or have symptoms

Call your doctor. Health care officials recommend that you talk to your doctor over the phone first, before visiting the office, to prevent the virus’ potential spread.
Where Can I Find More Information?

Resources

We encourage members to check the Centers for Disease Control website for information at www.cdc.gov.

Employer toolkit with downloaded assets and templates to share with your employees is available at bcbsm.com/engage.

Our company is posting information on its blog – www.MIBluesPerspectives.com – to inform customers and members of the latest on the national impact of coronavirus and provide counsel on what to do and where to seek care if members come down with symptoms.
Thank You