

Keeping Americans Safe from Coronavirus (COVID 19)

Every American deserves affordable access to high-quality health care. That is why health insurance providers are doing our part to help keep people safe from the coronavirus strain COVID-19. AHIP and health insurance providers are working directly with the CDC and health experts across the nation to share information, mitigate health risks to Americans, and keep Americans informed. Here are some specific steps that health insurance providers are taking to keep Americans safe:

- Carefully monitoring the situation, and following their emergency preparedness plans, which are always in place to address situations that include global pandemics. Those plans include determinations about whether policy changes are needed to ensure that people get essential care. That may include easing network requirements, prescription drug coverage, referral requirements, and/or cost sharing.
- Educating people on steps they can take to prepare and stay healthy.
- Directing people to the CDC for information.
- Tracking symptoms and patterns that may become apparent through the data from through electronic medical records, phone calls to nurse call centers, and clinic visits.
- Informing clinicians to ensure that they know what the symptoms of COVID 19 look like and how to address a potential coronavirus situation.
- Collaborating with federal agencies and local public health officials to help contain any outbreak.
- Supporting infection control efforts, including those already in place for hospitals, health care facilities and other sites of care.

What to Know About Treatment and Coverage

- At this time, the CDC is the only facility equipped to test for COVID 19, or to designate other laboratories to do so. The CDC is not billing for testing for COVID 19, so patients will not incur costs when tested by the CDC.
- There is no specific antiviral treatment. People should receive care from their doctor to help relieve symptoms.
- Health insurance providers cover any reasonable, medically necessary health care costs related to infectious diseases and medical conditions, including COVID 19. Please review the terms of your specific plan for coverage details.

Federal agencies like the CDC generally determine the length and severity of an epidemic, as well as how to respond. At this time, the CDC has indicated that Americans' risk from coronavirus is low. However, there are important steps Americans can take to keep themselves and their families safe:

- Comply with travel advisories issued by the CDC.
- Wash your hands regularly, cover your mouth when you cough, and follow other procedures that help to keep you safe from viruses like the flu.
- Stay home if you are sick, and see your doctor if you need relief from your symptoms.
- If you have concerns about coronavirus – particularly if you have traveled internationally or come into contact with someone who has – contact your doctor.