

HOW TO TAKE CARE OF YOURSELF AND OTHERS DURING THE SEASON OF COVID-19

The coronavirus disease 2019 (COVID-19) has changed the way we do a lot of things. It has affected individuals, families, and communities all around our state.

But there's one thing it hasn't changed: the way Arizonans take care of one another.

At Blue Cross® Blue Shield® of Arizona (BCBSAZ), we're here for you—during and beyond the COVID-19 outbreak. Since people over the age of 65 can be more vulnerable to the effects of the coronavirus, prevention can be a real lifesaver.



NAVIGATING LIFE IN THE SEASON OF COVID-19

Look inside for important tips.



QUESTIONS ABOUT CORONAVIRUS?

Answers, tips, and information inside.

A COVID-19 resource guide

From Blue Cross® Blue Shield® of Arizona

FOUR TIPS!

We created this resource guide to put important COVID-19 information all in one place. It focuses on four keys to staying safe, connected, and informed.

1

STAY AT HOME

2

USE
TELEMEDICINE
SERVICES

3

PRACTICE
SOCIAL
DISTANCING

4

GET
ANSWERS



You and your health are important to us. Open to discover more.

GET THE LATEST: BCBSAZ has up-to-date information on COVID-19 and our response at [azblue.com/coronavirus](https://www.azblue.com/coronavirus). We invite you to visit.



1 STAY AT HOME



Accept help. When family, friends, or neighbors offer to grab groceries or pick up a prescription for you, say yes!



Use delivery services. Check to see if the stores and pharmacies in your area will bring what you need right to your door.



Avoid the crowds. If you must go out to shop or run errands, go at times when stores are emptier—such as early in the morning.



Order takeout. Many restaurants have added curbside pickup or even delivery services in recent weeks.



Stay (virtually) connected. Keep in contact with loved ones by email, phone, and video chat.



Clean up. Keep your home germ-free by disinfecting high-touch areas frequently. That includes counters, computers, phones, and bathroom fixtures.



Read, read, read! This is a great opportunity to open (or listen to) a new or favorite book.



Start a puzzle. Turn on some background music and focus on the beautiful picture that will emerge one piece at a time.

BE AWARE: Don't fall victim to scammers trying to take advantage of people during the COVID-19 outbreak. BCBSAZ will never request separate payments for coronavirus coverage. And the federal government won't ask for fees related to stimulus payments. Don't ever give personal or financial information to people or businesses you don't know.

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2 USE TELEMEDICINE SERVICES

Telemedicine (or telehealth) is a doctor visit you can do from home. With telemedicine, you can use your computer, tablet, mobile device, or just your phone in some cases.

Visit your doctor virtually

Many BCBSAZ providers are offering telemedicine (even if they didn't before). So start by checking with your regular PCP or in-network BCBSAZ doctor to see if you can schedule a telemedicine visit.

If your PCP doesn't offer telemedicine visits, you can use BlueCare AnywhereSM (BCA), which connects BCBSAZ members to board-certified doctors by live video. Register at **BlueCareAnywhereAZ.com**. **BCA has been extended to all BCBSAZ Medicare Advantage and Medicare Supplement plans through June, 12, 2020.** Note: Wait times have been long in recent weeks; we appreciate your patience.

Pay NO cost share

Until June 12, 2020, BCBSAZ is waiving cost share for telemedicine. So you'll pay \$0 out-of-pocket if the services you receive are covered by your plan, medically necessary, and reasonable to be provided virtually. The \$0 cost share applies to telemedicine visits with your in-network BCBSAZ provider or through BlueCare Anywhere.

3 PRACTICE SOCIAL DISTANCING

Social distancing means putting physical space between you and other people to avoid spreading illness. It's proving to be a very effective way of protecting people from COVID-19.

DO	DON'T
Keep six + feet of distance between you and other people.	Gather in groups.
Go outside to walk or get fresh air, as your health condition allows.	Go to crowded locations that prevent you from staying at least six feet from other people.
Cook meals at home or order restaurant takeout.	Host friends or family in your home.
Use video and chatting tools to stay connected with people.	Use public transportation if you can avoid it.
Shop at grocery stores and pharmacies during off-peak hours.	Confuse social distancing with isolation. You can—and should—connect with people, virtually, throughout the day.

WE'RE ALL IN THIS TOGETHER! If social distancing is making you feel alone, remind yourself that everyone around you is experiencing the same thing. Keep depression and anxiety at bay by meditating, exercising, journaling, or doing whatever it takes to fill your emotional cup.

4 GET ANSWERS

It feels like COVID-19 information changes every day. BCBSAZ wants you to get the answers you need. Here are some of the questions we're hearing most frequently:

Q: Why are people over age 65 at higher risk?

A: Since COVID-19 is a new disease, health experts don't yet know why it affects some people more than others. But according to the Centers for Disease Control (CDC) and Prevention, the latest evidence shows that older adults and people with underlying health conditions are at higher risk for severe illness if they get COVID-19.

Q: Are testing and treatment for COVID-19 covered?

A: Yes. Plus, we've waived all cost-sharing for testing and treatment related to COVID-19. You will pay \$0 out-of-pocket for:

- COVID-19 tests. That includes testing lab fees if your doctor orders a test, and visits to a doctor, clinic, or emergency room associated with a COVID-19 test. Note that testing must be ordered by a healthcare provider and performed according to CDC guidelines.
- Treatment related to COVID-19. There is no end date as of now. We will keep you posted if that changes.

Q: Do I need pre-approval/pre-authorization to get tested or treated?

A: No. BCBSAZ is waiving prior authorization (precertification) for diagnostic tests and covered treatment services that are medically necessary and consistent with CDC guidelines.

Q: Can I get an early refill of my prescription?

A: In most cases, we're approving early refills of 30-day prescriptions that you take for a long-term or chronic condition. If you have no refills left, ask your doctor to approve the refill. Many of our plans cover a 90-day supply through mail-order and retail pharmacies.

Q: How do I contact BCBSAZ about my coverage?

A: Use the numbers below to reach us with questions about your coverage. Wait times might be longer than usual since we're taking many calls about COVID-19. We appreciate your patience while we give each member our full attention.

- Blue MedicareRx Prescription Drug Plan members: **1-877-853-7693**, TTY: 711; 8 a.m. to 8 p.m. Monday through Friday.
- Medicare Supplement plan members: **602-864-4115** or **1-800-232-2345**, ext. 4115; TTY: 711; 8 a.m. to 4:30 p.m. Monday through Friday.
- Medicare Advantage plan members: **480-937-0409** (in Arizona) or toll-free at **1-800-446-8331**, TTY: 711; 8 a.m. to 8 p.m. Monday through Friday from April 1 to September 30.

BCBSAZ offers BluePathway HMO and BlueJourney PPO Medicare Advantage plans. BCBSAZ Advantage, a separate but wholly owned subsidiary of BCBSAZ, offers Blue Medicare Advantage Standard, Classic, and Plus HMO plans.

The BlueCare Anywhere service should not be used in health emergencies. If you have a health emergency or need immediate help for an accident or injury, seek emergency care or call 911. Availability of services and programs will vary. Not all programs are available to all members. Certain programs, such as health coaching, have eligibility requirements. BCBSAZ members should always consult with their physician or healthcare provider about medical care or treatment. Recommendations, advice, services, or online resources are not a substitute for the advice of a member's physician or healthcare provider. Recommended services or treatment options may not be covered under BCBSAZ benefit plans. Certain health and wellness services are provided by an independent third party contracted by BCBSAZ to provide health enhancement services to BCBSAZ members.

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