

March 2020

Blue Cross to waive cost share on telehealth medical services

To our valued customers,

Blue Cross Blue Shield of Michigan and Blue Care Network continue to take steps to protect the health and safety of our members during the COVID-19 outbreak.

We will begin waiving cost share on telehealth medical services for our members who have the benefit. This change will continue through at least April 30. By doing this, we are encouraging prevention and reduced infection by enabling individuals to consult with physicians from their home using computers, smartphones, telephones and tablets. Combined with our previous decision to cover testing for COVID-19 with no member liability, our actions are aimed at helping reduce the spread of COVID-19.

What this means for our group customers is that Blue Cross is removing all telehealth member liabilities until April 30 for COVID-19 lab tests and for all telehealth medical visits. This includes cost-share for visits to our network doctors who provide telehealth services as well as the Blue Cross Online Visits app or website. For customers who have requested to add the Blue Cross Online Visits service during this time of need, we have fast-tracked the process to add it.

The cost share waivers are temporary to address this public health crisis. The associated costs are relatively small – both testing and removal of the member liability are under \$100 per service – particularly when weighed against the overall potential costs to the healthcare system for a pandemic.

We encourage you to join in these changes, however, you do have the right to opt out. If you opt out, please notify us by close of business on Thursday, March 19.

We are joining with you and others to do what we can to help ease the potential strain on our health care system during the COVID-19 outbreak.

We understand that changes like these are unusual and we will work hard to get answers to your questions. I would like to thank all of our customer groups as we try to help your employees-- our members --through this difficult time.

Sincerely,

A handwritten signature in black ink that reads "Ken Dallafior". The signature is written in a cursive style with a long horizontal line extending to the right.

Ken Dallafior

Executive Vice President, and President of Health Plan Business

March 16, 2020

FAQ for Group Customers

Blue Cross Blue Shield of Michigan and Blue Care Network Waive Copay for Telehealth Visits

1. What are virtual visits?

A virtual visit is an overarching member-friendly term that refers to patient or doctor-initiated medical treatment performed with audio and video or just audio, such as telephone.

2. Who can provide a virtual visit?

Virtual visits can be provided through the Blue Cross Online Visits app and website, or by any in-network PPO or HMO network provider that has the technical capabilities and provides treatment and consultation that is within their scope of practice.

3. I have Blue Cross or Blue Care Network. Can I automatically get \$0 virtual visits?

Most, but not all, Blue Cross Blue Shield employer, individual, and Medicare Advantage plans have a virtual visit benefit. Check with your summary plan benefits document to be sure. We are fast tracking the process to add the Blue Cross Online Visits program for groups who have requested it.

4. I have a high deductible health plan or a Health Savings Account – are virtual visits still offered at \$0 for me?

Yes! Like many of our customers and members, we had questions about HDHPs. The IRS has provided clarification on how these changes apply to those plans. That guidance means members in our qualified HDHPs and HSA also can take advantage of the \$0 virtual visit that individuals in other plans will receive.

5. Are virtual visits effective in the treatment of COVID-19?

If you feel flu-like symptoms, a virtual visit may assist in confirming if you need to seek follow-up in-person care. By using virtual visits, you can receive home and self-care options that can help you avoid crowded doctors' offices and hospitals where infection may become likely.

6. What happens if my symptoms look like COVID-19?

Physicians and their care teams that provide virtual visits are trained to screen patients, assign risk, answer questions, and recommend next steps you should take. Many patients are offered advice and steps to heal at home. Should you need follow-up care, the physician or their care team will provide you with the name, address, and location of a clinic.