

Coronavirus (COVID-19) Frequently Asked Questions (FAQs)

Updated as of December 21, 2020

About COVID-19

1. What is the Coronavirus (COVID-19)?

Coronaviruses is a respiratory illness that can spread from person-to- person. The virus that causes COVID-19 was first identified during an investigation into an outbreak in Wuhan, China. An increasing number of cases have been diagnosed in countries outside of China, including confirmed cases within the United States.

2. Are there cases in Florida?

For updates, please visit the [Florida Department of Health](#).

3. How does it spread?

The virus is thought to spread mainly from person-to-person.

- Between people who are in close contact with one another (within about 6 feet).
- Through respiratory droplets produced when an infected person coughs or sneezes. These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.

4. What are the symptoms?

Per the Center for Disease Control & Prevention (CDC), patients with COVID-19 have had mild to severe respiratory illness with symptoms of fever, cough, and shortness of breath, similar to what you may feel with influenza or a bad cold. If you are ill with flu-like symptoms, stay home and contact your primary care physician.

5. Who are most at risk at contracting the coronavirus?

Those at greatest risk include older people as well as those who are immunocompromised (weakened immune system).

Patients who are immunocompromised have a reduced ability to fight infections and other diseases. This may be caused by certain medications or diseases, such as cancer, chronic conditions (diabetes, kidney, cardiac, lung, liver, inflammatory bowel disease, rheumatologic diseases), malnutrition, HIV, multiple sclerosis, transplants and certain genetic disorders.

Examples of immune compromising medications include but are not limited to:

- Steroids (Prednisone)
- Chemotherapy
- Biologics drugs including abatacept (Orencia), adalimumab (Humira), anakinra (Kineret), certolizumab pegol (Cimzia), etanercept (Enbrel), golimumab (Simponi), infliximab (Inflectra, Remicade), ixekizumab (Talz), rituximab (Rituxan), tocilizumab (Actemra), tofacitinib (Xeljanz), upadacitinib (Rinvoq), Natalizumab (Tysabri), Ustekinumab (Stelera) Vedolizumab (Entyvio), secukinumab (Cosentyx)
- Disease modifying anti-rheumatic drugs (Methotrexate, hydroxychloroquine, leflunomide)
- Transplant medication (Cyclosporine, Tacrolimus)

Prevention

6. How can I protect myself?

- Avoid 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
- Cover your mouth while coughing and sneezing, and avoid sharing food, cups or utensils
- Disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe

7. Will wearing a mask prevent me from getting COVID-19?

CDC recommends wearing cloth face coverings in public settings where other social distancing measures are difficult to maintain (e.g., grocery stores and pharmacies), especially in areas of significant community-based transmission.

8. What about travel?

Please see the [COVID-19 Travel Recommendations by Destination](#) from the CDC for further information. (UPDATED)

Treatment

9. What to do if you're exposed or sick?

If you think you've been exposed to COVID-19, please contact your primary care physician immediately. Call ahead and tell your healthcare professional about your symptoms and any recent travel to an area with an ongoing spread. Follow CDC Guidelines when sick.

10. Is there treatment?

People with COVID-19 should receive supportive care to help relieve symptoms. For severe cases, treatment should include care to support vital organ functions.

Benefits & Coverage

11. Will AvMed cover testing for COVID-19?

If it is determined that coronavirus testing is needed, AvMed will waive the cost share for diagnostic testing, including antibody testing, for fully-insured commercial and Medicare Members until 02/28/2021. Testing can be obtained through a Member's local testing center. (UPDATED)

12. Will AvMed cover treatment of COVID-19?

To make it as simple as possible for Members, AvMed is waiving out-of-pocket costs for all COVID-19 treatment until 02/28/2021. AvMed will also administer a waiver for self-funded group health plans at their request. The treatments covered at no out-of-pocket cost for COVID-19 are those covered under Medicare or other applicable state regulations. (UPDATED)

13. Will AvMed cover the cost of the COVID-19 vaccine when it's made available?

AvMed covers vaccines recommended by the CDC's Advisory Committee on Immunization Practices (ACIP).

14. Will AvMed cover the cost of chloroquine and/or other experimental drugs to treat COVID-19 and/or require prior authorization?

On an outpatient basis, AvMed will require prior authorization of these drugs and will be limiting payment approval to those with an FDA approved indication/condition. If a Member is in the hospital receiving treatment for COVID-19, their healthcare Provider will determine the best treatment options for their condition.

15. Will AvMed cover medical supplies such as masks, gloves, and disinfectants that consumers may want?

Most of these supplies are not currently covered by AvMed but may be purchased over-the-counter at most major pharmacies. Some of these costs may be built into home care costs for certain medical conditions currently under treatment such as wound care.

16. Will AvMed cover hospital quarantine stays for Members diagnosed with COVID-19 resulting from community spread of the virus?

Yes, consistent with the individual's health insurance coverage.

17. Will AvMed cover telehealth services to ensure access to care while reducing the opportunities for disease transmission?

Most of AvMed's Members already have a telehealth coverage benefit through our Virtual Visits service. Co-pays for all telehealth visits with MDLive will be waived until 02/28/2021.

Should a Member accidentally get charged a copay, AvMed will adjust the claim from MDLive and MDLive will reimburse the Member within 30 days of AvMed adjusting the claim. Additionally, where applicable, copays will be waived for telehealth visits, as well as telephone visits, Members may need from their healthcare Providers until 02/28/2021. (UPDATED)

18. Will AvMed waive prescription quantity/supply limits or allow for early refills to enable Members to stock up on prescription medications due to shortages caused by COVID-19?

AvMed is waiving early refill limits on 30-day prescriptions for maintenance medications until at least 01/04/2021 as per the state's requirement. A 90-day supply may be requested as part of a Member's benefit any time of the year. CVS Health is waiving charges for home delivery of all prescription medications. (UPDATED)

19. Will AvMed waive referral requirements for Members seeking testing or treatment for COVID-19?

To improve access to care during this difficult time, AvMed will waive primary care-to-specialist referrals until 02/28/2021. (UPDATED)

Rendering Payment

20. What if I cannot make my premium payment?

As a way of helping our Members pay their premiums during this difficult time, AvMed will accept credit card payments (Visa and Master Card only) online until further notice. AvMed will continue to accept Electronic Funds Transfer (EFT), bank transfers and personal or business checks.

Addressing the Issue

21. What else is AvMed doing to address COVID-19?

AvMed is working directly with the CDC and health experts to share information, mitigate health risks to Americans, and keep Americans informed including:

- Educating Members on steps they can take to prepare and stay healthy
- Directing Members to the local public health organizations for information.
- Tracking symptoms and patterns that may become apparent through the data from 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.
- Supporting infection control efforts, including those already in place for hospitals, health care facilities and other sites of care
- Continuously monitoring COVID-19 developments and assessing whether emergency preparedness plans and modifications to plan practices need to be implemented

Resources

22. Where can I find more information?

- [Centers for Disease Control & Prevention \(CDC\)](#)
- [Florida Department of Health \(DOH\)](#)