

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

*Updated as of December 21, 2020*

### **Questions Providers May Have**

#### **Clinical Tools**

- 1. What clinical screening tools for identifying persons under investigation for COVID-19 are available?**

Please visit the [Florida Department of Health](#) for the latest information on clinical screening tools.

#### **Rendering Services**

- 2. How should treating Providers bill for rendered services for COVID-19 screening, testing, and related treatment?**

Healthcare Providers should use appropriate CMS codes.

- 3. How should treating Providers bill for rendered audio and visual e-visits and telephone visits?**

Providers with the ability to bill for virtual visits, which include both an audio and visual component, should bill using CPT codes 99201-99215 with a place of service 2 and Modifier 95. Providers with the ability to bill for telephonic visits should bill with CPT code G2012.

- 4. What will Providers be reimbursed for providing services related to COVID-19 screening, testing, and related treatment?**

Healthcare Providers will be reimbursed according to their contract with AvMed or, if not contracted, they will be reimbursed at the applicable Maximum Allowable Payment (MAP) rates.

- 5. Are there any prior authorizations required for COVID-19 treatment? If so, will they be waived?**

Inpatient and observation admissions do require authorization. Emergency visits and emergency admissions do not require prior authorization. AvMed will continue to require Providers to notify AvMed of any emergency admission or observation stay.

- 6. Is prior authorization required to prescribe chloroquine and/or other experimental drugs to treat COVID-19?**

Prior authorization for hydroxychloroquine and chloroquine is required because they are still not FDA-approved for treating COVID-19. Health experts recommend

they be used for those patients continuing their current, chronic therapy, and supplies of these drugs should be reserved for inpatient hospital use on critically ill patients should these therapies prove to be safe and effective in the future.

Improper prescribing or stockpiling of repurposed drugs could result in toxicity and an inadequate supply for treatment of severe COVID-19 and other important indications, such as influenza and rheumatoid arthritis, and should be avoided. Until clinical trials establish the efficacy and safety of any drug for treatment of COVID-19, the CDC recommends supportive treatment and appropriate management of complications, such as ARDS and bacterial pneumonia. Patients should be asked to participate in clinical trials of direct and supportive treatments.

**7. Are referral requirements to see other physicians, specialists, or facilities being waived?**

AvMed is waiving referral requirements to specialists until 02/28/2021. There are no referral requirements while a Member is inpatient or for emergency care. (UPDATED)

**8. What concessions will be made for clinical requests and discharge placements?**

Specific concessions will be made on a case by case basis. The priority is to diagnosis and treat patients presenting to a healthcare Provider's office or facility.

**9. Will Providers who can't submit claims or request authorizations on time because of staffing shortages be penalized?**

AvMed will continue to require the timely submissions of claims and the authorization of certain services per the terms of its contracts with Providers. AvMed remains available 24/7/365 to process any and all authorization requests. AvMed is sensitive to the impact that COVID-19 is likely to have on the business practices for healthcare Providers and will evaluate exceptions to our payment policies on a case by case basis.

## **Business Operations**

**10. What measures is AvMed taking to ensure continued and timely processing of claims?**

AvMed is taking several measures to ensure business continuity, and AvMed's ability to process claims and handle claims appeals in a timely manner remains fully functional.

## Resources

### **11. What is the contact information of the key liaison to elevate any authorization or clinical issues to?**

Provider Service Center

Tel: 800-452-8633

Web: [www.AvMed.org](http://www.AvMed.org) (to sign into the Provider portal)

Urgent/Emergent Admissions

Fax: 800-339-3554 (form can be found at AvMed.org)

Discharge Planning and After Hours Contact

Tel: 800-432-6676, Option 1, Extension 40408

Prior Authorization

Fax: 1.800-552-8633

## **Questions Members May Have**

### **Benefits & Coverage**

#### **1. 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)

#### **2. Will AvMed cover testing of asymptomatic Members who have traveled or were in areas of possible exposure?**

Testing asymptomatic individuals is not medically indicated and against the advice of the CDC and WHO unless symptoms are present. The CDC is recommending voluntary home quarantine for those who have traveled to/from countries where COVID-19 has spread or who have been exposed to individuals with the virus.

#### **3. 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)

**4. 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.

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

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

**6. Will AvMed cover medical supplies such as masks, gloves, disinfectant 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.

**7. Will AvMed cover emergency transport for Members with COVID-19 to designated quarantine or treatment centers?**

AvMed is carefully monitoring COVID-19 developments and will make determinations regarding any necessary modifications accordingly.

**8. Will AvMed cover hospital quarantine stays for Members returning from travel to affected countries, including any out-of-network costs given that the federal government is directing these individuals to specific locations, such as military hospitals?**

AvMed is carefully monitoring COVID-19 developments and will make determinations regarding any necessary modifications accordingly.

**9. 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.

**10. 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)

**11. 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)

**Rendering Payment**

**12. 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.

**Business Operations**

**13. 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