Frequently Asked Question on COVID-19

How can I protect myself from COVID-19?

The best way to prevent illness is to avoid being exposed to this virus. As with any potential illness, like the flu, it is important to follow good prevention practices, including:

- Hand washing with soap and water for 20 seconds or use of alcohol-based hand sanitizer with at least 60% alcohol if soap and water are not available.
- Do not touch your eyes, nose and mouth with unwashed hands.
- Try to stay away from people who might be sick.
- Do not share cups or eating utensils with people who are sick.
- Clean and disinfect often touched surfaces.
- Cover your nose and mouth with a tissue when you cough or sneeze, and then throw the tissue in the trash.
- While a flu shot does not stop COVID-19, it’s still good to protect yourself against the flu. Contact your primary care provider to find a network provider and schedule your flu shot.

Stay informed on the latest advice:

- For the most updated information about COVID-19, visit the CDC’s COVID-19 page [https://www.cdc.gov/coronavirus/2019-ncov/index.html]
- If you have plans for a trip, stay up-to-date on the CDC’s travel advisories related to COVID-19.

Who should I call if I think I or someone I know is infected?

- Call your primary care provider right away if you believe you might have been exposed to COVID-19. Your provider will have special procedures for you to follow. UnitedHealthcare members can find a network provider by visiting a secure website.

Where do I get the test?

- If your primary care provider or medical professional thinks you may have COVID-19, they will contact the CDC or your local public health department for steps to follow on testing. Right now, the only test available in the United States is the one supplied by the CDC and some state public health departments at no charge. The Food and Drug Administration (FDA) is expected to approve testing at designated labs around the country.

Am I covered if I get the illness?
• UnitedHealthcare will cover a provider visit for COVID-19 in the same way that we cover other provider visits based on your health benefits plan.

Is there any help to take care of my stress?

• Optum, part of UnitedHealth Group, is opening its Emotional-Support Help Line. Professionally trained, mental health staff are there to support people who may be suffering from fear or stress COVID-19. Optum’s Emotional-Support Help Line number is 866-342-6892 and will be open 24 hours a day, seven days a week. The service is free of charge and open to anyone.

Will UnitedHealthcare cover the cost of COVID-19 care?
If you believe you may have been exposed to COVID-19, please contact your primary care provider right away for help.

Right now, there is no specific treatment or vaccine for COVID-19. The current test available in the United States is the one provided by the CDC and some state public health departments at no charge. The Food and Drug Administration (FDA) is expected to approve testing at designated labs around the country.

UnitedHealthcare will cover a provider visit for COVID-19 in the same way that we cover other provider visits based on your health benefits plan.

Will UnitedHealthcare cover the costs for new COVID-19 tests that come to the market?
The Food and Drug Administration (FDA) has announced new guidance, allowing some laboratories to carry out new COVID-19 testing under the Clinical Laboratory Improvement Amendments or CLIA. Any new COVID-19 tests that meet the required standards will be covered in accordance with CDC guidelines and use. UnitedHealthcare intends to provide coverage for laboratory tests when approved by the FDA. We are working with our national laboratory providers to offer coverage as soon as new tests become available. We advise following CDC guidelines about prevention methods, screening, diagnosis and testing for COVID-19.

What are your business continuity plans and process?
We have a process in place to reduce any type of service disruption, if this situation rises. In addition, we are told by our supply chain partners that they believe the impact of COVID-19 on the drug supply chain, for example, will be small. UnitedHealthcare is monitoring this situation and will provide information and updates as new information comes to us.

What actions have you taken so far?
We are closely watching COVID-19 and have a team of experts working around the clock. We are doing everything possible to support the health of those we are privileged to serve. Our top priority is the health and wellbeing of our members and patients, and the safety of the health care professionals who deliver care.

UnitedHealthcare has waived member costs for approved diagnostic testing for COVID-19 for all commercial insured, Medicaid and Medicare members who may be affected by COVID-19.
UnitedHealthcare will also work to support self-insured customers who choose to implement similar actions.

We are following all guidance and protocols issued by the U.S. Centers for Disease Control and Prevention (CDC) and state and local public health departments to support our members’ needs.

**What else are you providing members?**

UnitedHealthcare has processes in place to react to both local epidemics and pandemic types of situations. That said, each event is unique. We rely on state public health departments, the CDC, and the World Health Organization to provide specific guidance about detection, diagnosis and treatment. While the details of COVID-19 may be different, our approach is similar.

Optum, part of UnitedHealth Group, has opened its Emotional-Support Help Line. Professionally trained, mental health staff are available to provide support to people who may be suffering from fear or stress as a result of COVID-19. Optum’s Emotional-Support Help Line number is 866-342-6892 and is open 24 hours a day, seven days a week. The service is free of charge and open to anyone.

The COVID-19 situation continues to evolve and change, and so we will continue to evaluate the need for new policies or procedures for COVID-19 to support our members.