

## A Message From Anthem Blue Cross About Coronavirus COVID-19

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There's a lot in the news lately about coronavirus COVID-19. Here's what you need to know to help you understand what it is and how you can protect yourself and the people you care about.

### Learn more

Anthem Blue Cross is closely monitoring COVID-19 developments and what it means for our customers. Our clinical team is actively monitoring external queries and reports from the Centers for Disease Control and Prevention to help us determine what, if any, action is necessary on our part.

We're sharing information today to help explain what COVID-19 is all about, how to protect yourself and what to do if you think you might be infected. We also help to answer questions customers are asking about COVID-19 and how it impacts us all. We've developed an [educational flyer](#) you can pass along. For up-to-date information, please visit our website at [www.anthem.com/ca](http://www.anthem.com/ca).

Employers and members will receive the following message shortly. Please contact your Anthem representative with questions.

### About coronavirus COVID-19

#### What is coronavirus and COVID-19?

[Coronavirus](#) is a type of virus that causes mild respiratory illness — an infection of the airways and lungs. COVID-19 is a new strain of coronavirus. It's part of the same family of coronaviruses that includes the common cold.

#### What are the symptoms?

The most common early [symptoms](#) appear between 2 and 14 days after infection. Symptoms can be mild to severe. They include fever, cough, and shortness of breath.

#### How does the virus spread?

Like many other viruses, COVID-19 seems to [spread](#) from person-to-person through a cough, sneeze, or kiss.

#### What is the risk?

As of today, the Centers for Disease Control and Prevention (CDC) states that the [risk](#) in the U.S. is still low. They will update the status regularly on the [CDC website](#).

### Prevention and treatment

#### How to protect yourself

Frequent handwashing is the most effective way to protect yourself from infection. Other good habits to practice include covering your mouth and nose with a tissue when you cough and sneeze, and cleaning frequently touched items such as phones, keyboards, and doorknobs to help remove germs. Read our flyer or visit the [CDC website](#) for more on prevention and treatment.

#### What to do if you have symptoms

Call your doctor if you develop a fever, have a cough, or have difficulty breathing. And if you've been in close contact with a person known to have COVID-19, or if you live in or have recently traveled to an area where the virus has spread. You can also check to see if your plan offers telehealth benefits to see a doctor online. If you think you're infected, using telehealth helps to prevent spreading a virus.

### **What your Anthem benefits will cover**

Your Anthem health plan will cover testing for COVID-19 and will waive copays, coinsurance, deductibles and prior authorization for testing. The plan will also cover the care you get if you're diagnosed as having COVID-19, based on your plan's benefits. You'll pay any out-of-pocket expenses your plan requires for treatment, unless otherwise determined by state law or regulation.

### Sources:

Centers for Disease Control and Prevention: *About Coronavirus Disease 2019 (COVID-19)* (accessed March 2020): [cdc.gov/coronavirus/2019-ncov/about/index.html](https://www.cdc.gov/coronavirus/2019-ncov/about/index.html).

Centers for Disease Control and Prevention: *Frequently Asked Questions and Answers* (accessed March 2020): [cdc.gov/coronavirus/2019-ncov/faq.html](https://www.cdc.gov/coronavirus/2019-ncov/faq.html).

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### *This article applies to:*

- California - Local and/or ANA
- Senior and Medicare