

Anthem benefits for COVID-19 testing: what employees need to know

Keeping employees safe and healthy from coronavirus (COVID-19) continues to be of utmost concern. While Anthem Blue Cross benefits have included testing for COVID-19, the California Department of Managed Health Care (DMHC) has issued regulations regarding COVID-19 diagnostic testing for **essential workers**. Effective July 17, 2020, the requirements for essential workers apply to fully insured businesses regulated by the DMHC.

The following information explains the pertinent details needed to help employees understand their COVID-19 testing benefits with Anthem Blue Cross. This information is based on current federal and state requirements, and is subject to change as federal and state requirements evolve.



COVID-19 testing Q&A for essential workers

What is an **essential worker**?

The DMHC defines an essential worker as:

- Any worker who has frequent interactions with the public, or with people who may have COVID-19 or may have been exposed to COVID-19. Industries include agriculture, corrections, education, emergency services, food, healthcare, manufacturing, public transportation, and retail.
- A person who cares for an elderly person or a person with a disability.
- A person who works in an environment where it is not practical to maintain at least 6 feet of space from other workers.

Follow [this link](#) for more information about essential workers.

What are the symptoms of COVID-19?

People with COVID-19 have had a wide range of **reported symptoms**, ranging from mild symptoms to severe illness.

How long do these emergency testing regulations remain in effect?

They are effective until May 14, 2021, unless extended.

I am an **essential worker** who has symptoms of COVID-19 or has been exposed to someone who has COVID-19. How will Anthem cover my COVID-19 testing?

Anthem will cover COVID-19 testing and waive cost sharing for essential workers who have symptoms of COVID-19 or have been exposed to someone who has COVID-19.

Anthem encourages members to schedule COVID-19 tests with doctors in their plan's network.

Anthem must offer essential workers a testing appointment within 48 hours of a request and with a healthcare professional who is within 30 minutes or 15 miles of the member's residence or workplace.

I am an **essential worker** who has no symptoms of COVID-19 (asymptomatic) or has not knowingly been exposed to someone who has COVID-19. How will Anthem cover my COVID-19 testing?

Essential workers who have no symptoms of COVID-19 (asymptomatic) or have not knowingly been exposed to someone who has COVID-19 may have to pay a cost share for COVID-19 testing, depending on their health plan.

Asymptomatic essential workers may have to pay full price for COVID-19 testing they receive when they:

- Do not try to schedule testing with a healthcare professional in their plan's network.
- Do not contact Anthem to help them find COVID-19 testing with a healthcare professional in their plan's network.
- Anthem must offer asymptomatic essential workers a testing appointment within 48 hours of a request. The appointment must be within 30 minutes or 15 miles of the member's residence or workplace.

COVID-19 testing Q&A for essential workers (cont'd)

How does Anthem know who is an **essential worker**?

Anthem may ask the member if they are an essential worker, as noted above. Follow [this link](#) for more information about essential workers.

How can I find a **COVID-19 testing location**?

- Visit a retail health clinic, such as CVS, Ralphps, and Walgreens locations in your plan's network. Retail health clinics are a convenient way for you to have a COVID-19 test.
- Community-based sites offer COVID-19 tests. Follow [this link](#) to find a testing location in your area.
- Schedule a COVID-19 test with your doctor. If you decide to visit your doctor for a COVID-19 test, ask them if they work with testing labs like Eurofins, Boston Heart Diagnostics, Fulgent Genetics, and Invitae. Labs such as these offer quality, low-cost testing services.
- **Use this tool** or the Sydney Health mobile app to find a COVID-19 testing location near you.
- If you are an **asymptomatic essential worker**, contact Anthem to schedule a testing appointment.

If you have questions, or would like help finding testing in your plan's network, please call the Member Services number on your ID card.

Does Anthem cover **COVID-19 home or self-administered diagnostic tests**?

Under the rule, Anthem will cover an FDA-approved COVID-19 home or self-administered diagnostic test when:

- You are symptomatic or have been potentially exposed, and a doctor has ordered the test.
- You are an asymptomatic essential worker, and have placed the order through Anthem.

Does this apply to all types of health plans offered by Anthem?

The regulation applies only for members enrolled in DMHC-regulated individual, family, and group plans. It does not apply to Medicare, Medi-Cal, and employer-sponsored plans that are self-insured. If you have questions about whether the regulation applies to your health plan, please call the Member Services number on your ID card.

As we continue to manage COVID-19, it is important to stay up to date on testing benefits so you can keep your workplace as healthy as possible. We hope this summary helps.

For questions, or to learn about Anthem's return-to-the-workplace solutions, contact your Anthem sales representative.

At-a-glance COVID-19 testing benefits

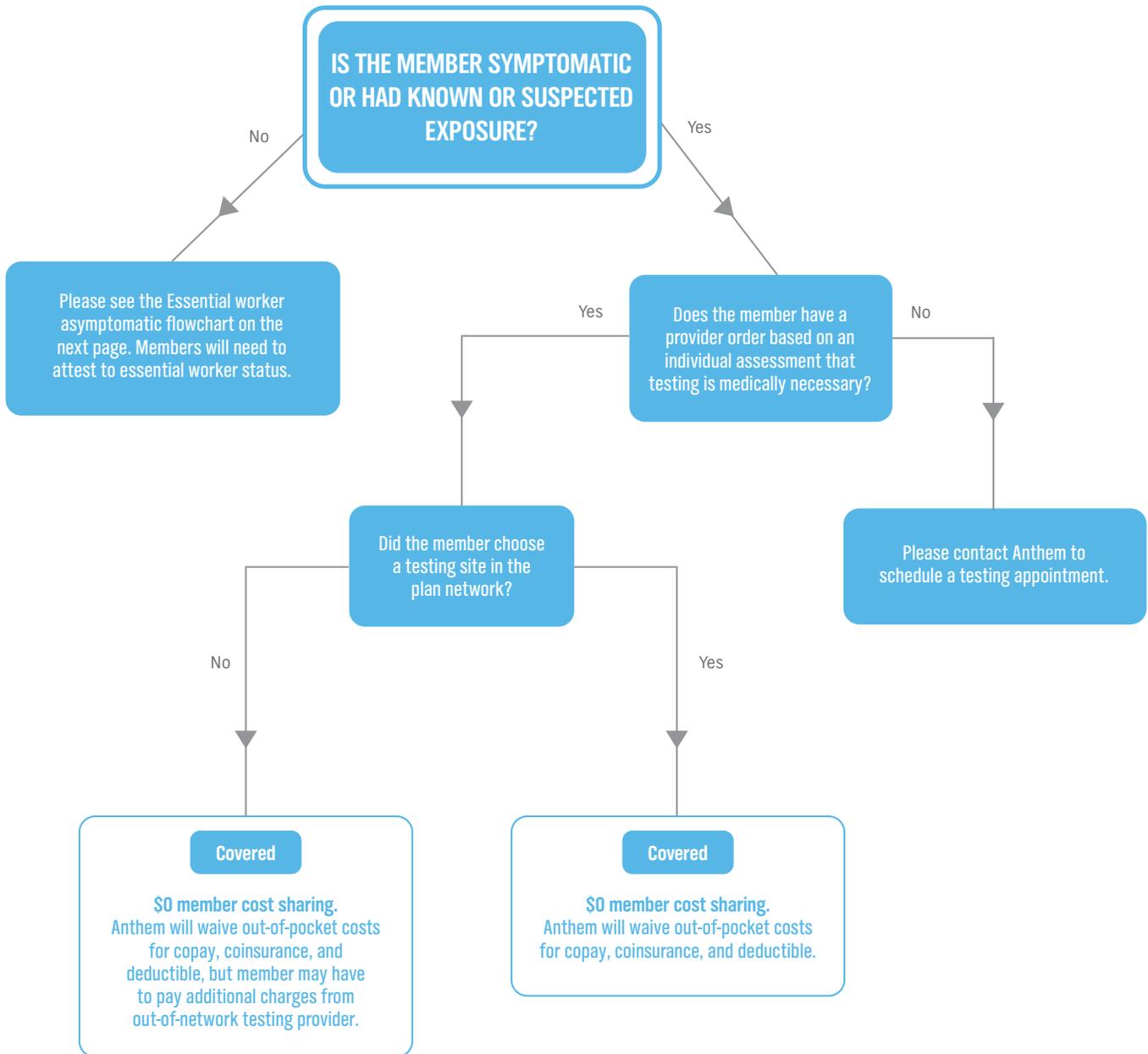
This comparison chart provides an overview of the coverage for COVID-19 diagnostic testing under current federal and California state requirements, and is not intended to be a comprehensive description of all state and federal requirements. The requirements applicable to “Essential Workers” are only relevant to health benefit plans regulated by the California Department of Managed Health Care. This comparison chart is based on current federal and state requirements, but is subject to change as the federal and state requirements change. For questions, members should call the number on their Anthem ID card.

	Essential worker		Nonessential worker	
	Symptomatic or has known or suspected exposure	Asymptomatic and has not been exposed	Symptomatic or has known or suspected exposure	Asymptomatic and has not been exposed
Diagnostic testing for current COVID-19 infection, such as LAMP, PCR, antigen, or saliva	Covered All essential employee members with symptoms or exposure may obtain testing without first contacting Anthem	Covered Employee should contact Anthem to schedule a testing appointment If Anthem cannot provide an in-network testing option within 48 hours of the request at a site that is within 30 minutes or 15 miles of the member’s workplace or home, the member can use any provider for the test	Covered If medically necessary and with a provider order	Limited Coverage Except when determined to be medically necessary by a provider, such as for an upcoming procedure
Antibody (serology) testing for previous COVID-19 infection	Limited coverage Covered only when ordered by a provider and medically necessary for diagnostic purposes, such as helping make a diagnosis while having symptoms that suggest COVID-19 infection, but a diagnostic test is negative	Not covered	Limited coverage Covered only when ordered by a provider and medically necessary for diagnostic purposes, such as helping make a diagnosis while having symptoms that suggest COVID-19 infection, but a diagnostic test is negative	Limited coverage Covered only with a provider order and deemed medically necessary for diagnostic purposes (rare circumstance)
In-network or out-of-network coverage	Can use in-network or out-of-network provider Member may have to pay additional charges from out-of-network testing provider	Member must contact Anthem for in-network options; if Anthem does not have an in-network testing option, out-of-network will be covered If member contacts Anthem and is given an in-network testing option but chooses to go out of network, member may have to pay additional charges from out-of-network testing provider	In-and out-of-network testing is covered; however, member may have to pay additional charges from out-of-network testing provider	If medically necessary and based on individual assessment by provider, in- and out-of-network testing is covered Member may have to pay additional charges from out-of-network testing provider
Out-of-pocket (cost sharing) Copay, coinsurance, and deductible	\$0 cost sharing – no copay, coinsurance, or deductible if medically necessary and provider ordered Member may have to pay additional charges from out-of-network testing provider	Member cost sharing applies If member does not contact Anthem, member is responsible for all costs associated with testing	\$0 cost sharing – no copay, coinsurance, or deductible if medically necessary and provider ordered Member may have to pay additional charges from out-of-network testing provider	If medically necessary and based on individual assessment by provider, then \$0 cost sharing; no copay, coinsurance, or deductible If not medically necessary and not based on an individual assessment by provider, member is responsible for cost associated with testing
Provider order required?	Yes	No	Yes	Yes
Does member need to contact Anthem about in-network options before testing?	No	Yes The essential worker must contact Anthem before testing; Anthem will then provide in-network testing options Member can locate a testing site on the Sydney Health app or at anthem.com/ca/coronavirus/	No	No, but member may have to pay additional charges from out-of-network testing provider

COVID-19 testing benefits – essential worker

Symptomatic or known/suspected exposure

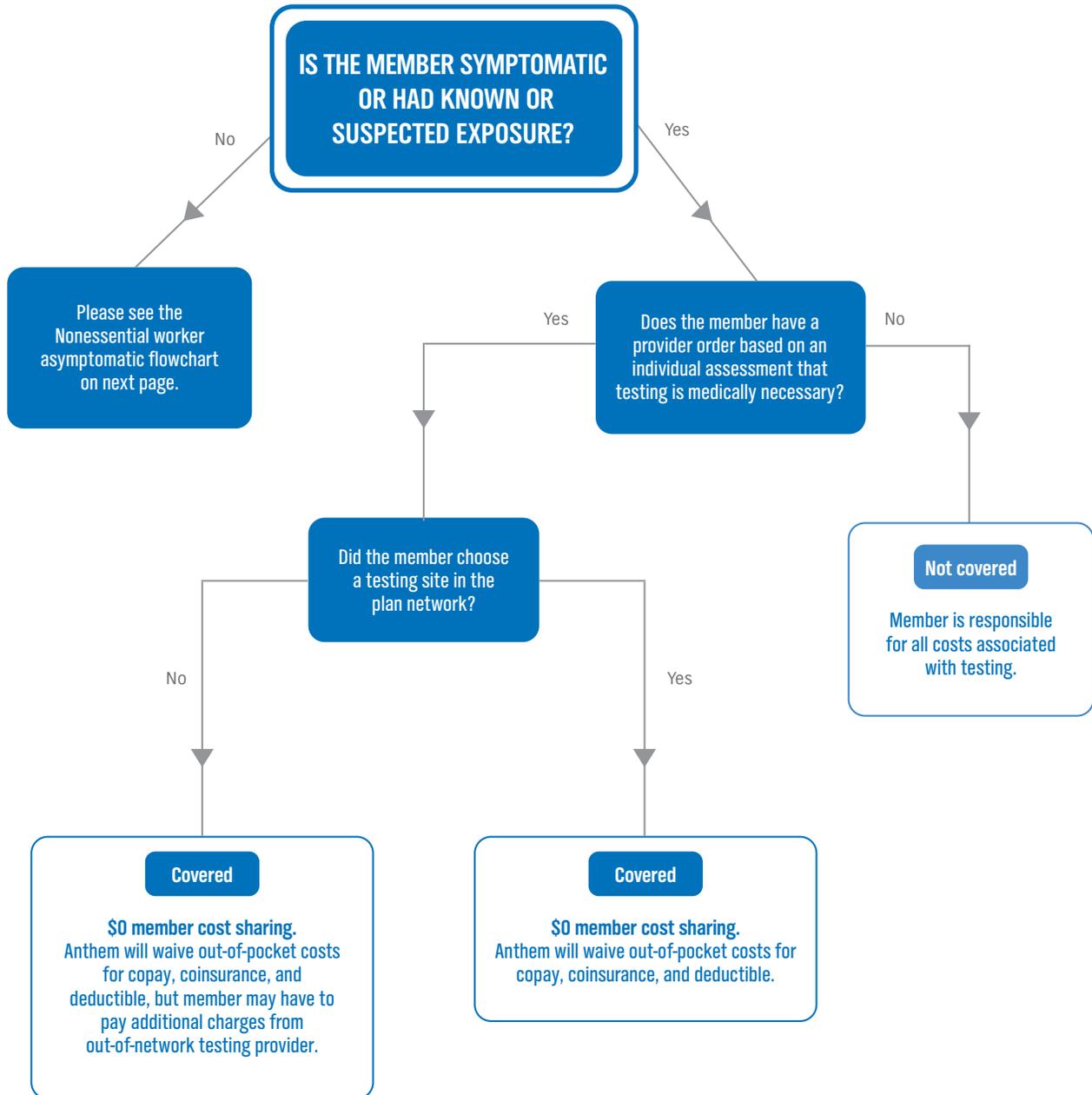
The below flowchart reflects current federal and California state requirements, but is subject to change as the federal and state requirements change. For questions, members should call the number on their Anthem ID card.



COVID-19 testing benefits – nonessential worker

Symptomatic or known/suspected exposure

The below flowchart reflects current federal and California state requirements, but is subject to change as the federal and state requirements change. For questions, members should call the number on their Anthem ID card.



COVID-19 testing benefits – nonessential worker

Asymptomatic without exposure

The below flowchart reflects current federal and California state requirements, but is subject to change as the federal and state requirements change. For questions, members should call the number on their Anthem ID card.

