

Prominence[®] Health Plan

CONSUMER ALERT: COVID-19 AND YOUR HEALTH INSURANCE

Prominence Health Plan is issuing this Consumer Alert in response to the growing concern about COVID-19. As your health plan we support our members' care needs and are taking proactive measures to address this important public health issue.

The name of the disease is COVID-19. We now know the virus causing COVID-19 is SARS-CoV-2. This virus has the potential to cause severe illness and pneumonia.

If you have been exposed to, or are experiencing symptoms of the virus, it is essential to know as soon as possible whether you have the virus to limit exposure to others and to obtain any needed medical attention or treatment. This alert addresses the following three issues:

No Cost for Medical Services Related to Testing for COVID-19

If you think you may have COVID-19, your health insurance must pay for the cost of visiting your doctor and the test as a preventive measure. Generally, you must pay a portion of the cost to visit your medical provider, however, the cost of your provider visit and testing related to COVID-19 is covered by Prominence Health Plan.

For Providers of Health Care

Health care providers, including but not limited to, primary care providers (PCP), specialists, urgent care centers, and emergency departments should not collect out-of-pocket costs when the purpose of the visit is to be tested for COVID-19. Providers should also not impose out-of-pocket costs for COVID-19 testing and for administration of a COVID-19 immunization as one becomes available.

Coverage for Off-Formulary Prescriptions If Pharmacy Supplies Are Disrupted

You should be able to get a replacement prescription if your usual prescription is not available due to shortage of supply. If a prescription supply is disrupted due to supply chain issues, Prominence Health Plan must allow a member to obtain an alternate prescription that is generally not covered by the policy of health insurance to ensure that the member does not miss out on prescribed medications. The cost to the member must be the same as the cost for the member's usual medication.

Prominence Health Plan

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How does COVID-19 spread?

- Between people who are in close contact (approximately 6 feet) with someone who is ill.
- Respiratory droplets produced when an infected person coughs or sneezes.
- Possible transmission occurs when a person touches a surface that has the virus on it and then touches their mouth, nose or eyes.

What are the symptoms of COVID-19?

People who have been diagnosed with COVID-19 have reported symptoms that may appear in as few as two days or as long as 14 days after exposure. The most common symptoms are muscle aches/pains, cough and low grade fever, which sometimes leads to more severe trouble breathing.

How can I protect myself from getting COVID-19?

If you are traveling overseas, follow the CDC's guidance: <https://wwwnc.cdc.gov/travel>

Steps you can take to prevent spread of flu and the common cold will also help prevent COVID-19.

- Wash your hands often with soap and water. If not available, use hand sanitizer.
- Cover your mouth and nose with a tissue when coughing or sneezing.
- Avoid touching your eyes, nose or mouth.
- Avoid contact with sick people.
- Stay home if you are sick, and contact your healthcare provider.

In an effort to prevent the spread of this disease, the **CDC** and the **Nevada State Medical Association** recommend the use of telemedicine to avoid physical contact and reduce face-to-face care for respiratory illness.

If you are experiencing symptoms of COVID-19 or you feel you may need to be tested for COVID-19 due to your travel/contact history, please call the numbers below prior to visiting a medical facility:

- **Teladoc: 1-800-TELADOC (835-2362)** available 24/7/365 to all Prominence Health Plan members.
- **Nevada Statewide Hotline: 1-800-860-0620** available Monday – Friday.
- **Washoe County: Please call the Washoe County Health District hotline at 775-328-2427**, open 7 days a week from 8 a.m. to 5 p.m.
- **Southern Nevada: Please call (702) 759-INFO (4636)** for more information. Currently, the Information Line is available Monday-Friday, 9 a.m.-5 p.m.
- **Carson/Douglas: Please call the Nurse Hotline at 775-445-8100.**
- For general information about COVID-19 in Nevada, visit http://dpbh.nv.gov/Programs/OPHIE/dta/Hot_Topics/Coronavirus/
- **For more information in Texas visit <https://www.dshs.texas.gov/coronavirus>**

For more information about insurance and COVID-19, visit the Prominence Health Plan website at: <https://prominencehealthplan.com/covid19>