



## Aetna Medicare Advantage

### Coronavirus COVID-19 FAQ

For updates visit: <https://StateofMaine.aetnamedicare.com>

#### Key Messages:

- During this time when access to routine health care is being disrupted, we continue to be focused on our goal to provide our Medicare members with affordable, high-quality care in a safe environment.
- CVS Health and Aetna are collaborating closely with the Centers for Medicare and Medicaid Services (CMS) and local health departments related to the coronavirus (COVID-19) and actions we can take to support our Medicare members.
- People with a high fever, cough and shortness of breath should consult with their primary care provider regarding testing and treatment.
- We encourage our Medicare members to take advantage of their telehealth benefits (as described below) to limit their exposure to COVID-19.

#### Telehealth

##### What is telehealth?

Telehealth is the term Medicare uses for telemedicine. Telemedicine refers to real-time virtual care. This can include:

- Live-video conferencing with providers
- Telephone-only consultations with providers
- Services provided by vendors like Teladoc®

Medicare Advantage members should use telemedicine as their first line of defense to limit potential exposure to COVID-19 in physician offices.

### **How is Aetna covering telehealth services for their Medicare members?**

We've expanded coverage of telehealth and are offering all telehealth visits with network providers at no cost to members (copays are waived) until further notice. Medicare Advantage members should use telemedicine as their first line of defense to limit potential exposure to COVID-19 in physician offices.

Medicare Advantage members may use telemedicine for any reason, not just COVID-19 diagnosis. This means members can continue to receive clinical care from their providers, for example, discuss their diabetes care plan or schedule a sick visit, without having to leave their home and risk exposure to COVID-19.

### **Does the no-cost telemedicine benefit apply to non-participating providers?**

No, this no-cost benefit only applies to real-time virtual care delivered by an in-network provider. Non-participating provider coverage is based on the member's benefit/plan design for out-of-network benefits.

### **How can our Medicare Advantage members access telehealth services?**

Members should contact their doctor to see which telehealth services they may be able to offer their patients and how to schedule them.

### **What is Teladoc?**

Teladoc Medical Services, is a multinational telemedicine and virtual healthcare company based in the United States that provides convenient access to medical care. Teladoc doctors are available 24/7/365 to treat many medical conditions.

### **Can our Medicare Advantage members use Teladoc?**

Yes, we have **temporarily** made Teladoc® available to all of our Medicare Advantage members at no cost. However, we encourage members to seek virtual care from their own doctors when possible to maintain care continuity.

To access Teladoc®, members can call 1-855-TELADOC (855-835-2362) or visit <https://member.teladoc.com/aetna> for help. It's available 24/7.<sup>9</sup>

### **Does CVS MinuteClinic offer virtual visits to Medicare members?**

No. Right now this service is not available.

## **Prescriptions**

## **How do Medicare Advantage members get their medications if they are in self-isolation or quarantined?**

We recommend using mail-order – it's available for most maintenance medications (medication members take regularly for things like high blood pressure, asthma or diabetes). There's no delivery fee and members can have up to a 90-day supply delivered directly to their home.

To get started with mail-order, members can either call the phone number on their ID card or visit [aetnamedicare.com](http://aetnamedicare.com).

In addition to mail-order, most home delivery fees have been waived for prescriptions purchased from a CVS retail pharmacy. Through May 1<sup>st</sup>, 2020, charges for standard 1-2 day delivery fees are waived. Same-day delivery cost is \$7.99.

## **What is CVS Pharmacy® doing to help our Medicare Advantage members with Part D benefits in response to COVID-19?**

CVS Pharmacy has waived most home-delivery fees for prescriptions purchased from them. Through May 1, 2020, charges for standard 1-2 day delivery fees are waived. Same-day delivery cost is \$7.99.

## **Can Medicare Advantage members request early refills on their prescriptions?**

Yes, all Medicare members with prescription drug coverage (MAPD and PDP) may request early refills on maintenance medications, if needed.

- If the drug is on a non-specialty tier, we're waiving early refill limits up to a 90-day supply.
- If the drug is on a specialty tier, we're waiving early refill limits for a 30-day supply.
- All prescriptions must comply with state dispensing requirements and have enough refills to be filled. To get an early refill, the pharmacy will need to do an override (they should follow standard message codes to complete this action). They can always call the pharmacy help desk for assistance.

## **Should Medicare Advantage members call their plan to request an early refill?**

No, members can contact their pharmacy directly for assistance.

## **Can Medicare Advantage members with Part D benefits use out-of-network pharmacies?**

Yes, however, members will have to pay for their prescription and submit a claim form to get reimbursed. Therefore, we strongly recommend that members use network pharmacies. Members with specific network issues should call the phone number on their ID card.

## **Are there any dangers regarding medications manufactured in China?**

The Food and Drug Administration (FDA) has not indicated there are any concerns with drugs manufactured in China. The FDA protects public health by promoting supply chain integrity and working to ensure medicines imported to the U.S. meet legal and regulatory requirements. Imported drugs must meet FDA's standards for quality, safety and effectiveness.

## **Should Medicare Advantage members be worried about a risk of shortages in their medications?**

We are closely monitoring drug supply and currently do not see any disruptions to the supply chain as a result of COVID-19 that would affect our ability to fill prescriptions. As always, we encourage you to fill your prescriptions in a timely manner.

## **COVID-19 Testing**

### **Will Medicare Advantage members have to pay for COVID-19 testing?**

Aetna is waiving member cost-sharing for diagnostic testing related to COVID-19. This policy covers the cost of a physician-ordered test and the office, clinic or emergency room visit that results in the administration of or order for a COVID-19 test. The test can be done by any approved laboratory.

## **COVID-19 Treatment**

### **Will Medicare Advantage members have to pay for COVID-19 treatment?**

Aetna will waive member cost-sharing for inpatient admissions at all in-network and out-of-network facilities for treatment of COVID-19 or health complications associated with COVID-19.

Aetna also will cover the cost for treatment of COVID-19 in full in the provider office. We will also cover the cost of the hospital stay for members admitted March 25, 2020 through June 1, 2020.

### **What about treatment required prior to March 25, 2020? Will cost sharing be waived for those members as well?**

All claims received for Aetna-insured members going forward will be processed based on this new policy. If in-patient treatment was required for a member with a positive COVID-19 diagnosis prior to this announcement it will be processed in accordance with this new policy. In the event a claim has already been processed prior to this policy going into effect, members should contact Customer Service to so the claim can be reprocessed accordingly.

## **Resources available**

### **The Healing Better program**

#### **Does the Healing Better program include all Medicare Advantage members?**

Yes. All members discharged from the hospital with a COVID-19 diagnosis will get a care package from us. It has information to help answer member questions and remind them of the resources we offer to help them recover. The package may also include personal and household cleaning supplies to help keep others in the home protected from potential virus exposure.

### **The Resources For Living<sup>®</sup> program**

### **How do plan sponsors get a Resources For Living toolkit?**

The toolkit is an online resource with helpful info about the coronavirus and tips for staying healthy. It also includes a recorded webinar to help members cope with coronavirus fears. Just visit <http://www.promoinfotools.com/Communications/ecard/Svcs/Wellness/CoronavirusFearsRFL.html> to access the toolkit.

### **Is there a Medicare version of the Resources For Living toolkit for plan sponsors?**

No. There isn't a separate Medicare version.

### **Accessing testing at CVS locations**

As [announced on March 13, 2020](#), we've been working with the federal government and other partners to help facilitate increased frequency and efficiency of COVID-19 testing as part of our multifaceted response to the pandemic. Public-private partners are a powerful resource, especially in times of need, and all parties have been focused on expanding access to testing as soon as possible.

On Thursday, March 19, 2020, in close coordination with the U.S. Department of Health and Human Services, the U.S. Public Health Service, and Governor Charlie Baker's administration, CVS opened a COVID-19 testing site for a limited population in the parking lot of a CVS Pharmacy in Shrewsbury, Massachusetts. It's important to understand that this is our first site, which means there will likely be issues that arise. Those issues will be promptly addressed and will be used to inform and guide the opening of other sites – in CVS Pharmacy parking lots and elsewhere. The goal of the first test site is to serve as a model for testing.

### **How are testing locations being selected?**

Locations are being selected in close coordination with the administration and other companies involved and will be based on the number of tests available and geographic need.

### **How many CVS locations will offer testing , and what are the hours of operation?**

At this time, we don't expect a large number of locations to offer testing initially.

### **How long will testing be offered?**

Testing duration will be reassessed on an ongoing basis.

### **How many CVS locations will CVS Pharmacy offer testing at?**

CVS Pharmacy began a testing program at one pharmacy in Shrewsbury, MA, beginning March 19, 2020, and is in the process of discussing with federal and state governments the potential of additional

sites. This program is focused on working with first responders in the community (e.g., local fire and police departments, EMTs, and local hospitals).

## Other

### Care management

Our care management teams are redirecting their focus, working to communicate with and educate our most at-risk members. Case managers are reaching out to members already engaged in case management to encourage social distancing, determining if they need additional support and educating them on available community resources. They are actively monitoring those who are admitted to the hospital and reaching out to retirees who are at high risk of complications from COVID-19.

### Fitness

Tivity Health has made adjustments to their Silver Sneakers program to address the far-reaching effects of the COVID-19 pandemic. The health and safety of retirees is the primary mission and working toward providing education and resources to help members stay safe, fit, and healthy.

For members who have registered and have email addresses on file, SilverSneakers has sent emails outlining the ways to stay active without leaving their home.

SilverSneakers stay at home programs:

- SilverSneakers On-Demand™
  - Gives members access to 200+ online workout videos.
  - Log in to [SilverSneakers.com](https://www.silversneakers.com) (or create an account) to view on-demand workouts like SilverSneakers Classic, Yoga, etc.
  - Visit <https://www.silversneakers.com/learn/ondemand/> to learn more.
- SilverSneakers GO™ (a Fitness App)
  - Offers workout programs that can be tailored to each member's fitness level by modifying exercises to make them easier or harder with just one click.
  - Download the app at Apple or Google stores
  - Visit <https://go.silversneakers.com/silversneakers-go-promo> to learn more.
- SilverSneakers Facebook Live classes.
  - Members can visit and follow the SilverSneakers Facebook page ([Facebook.com/SilverSneakers](https://www.facebook.com/SilverSneakers)) for more details.
  - Classes are open to anyone, even non-SilverSneakers members

### What's the phone number for the Crisis Response Line - Aetna Resources for Living?

The phone number is **1-866-370-4842 (TTY: 711)** for Medicare members.

**What's the phone number for the Aetna 24-hour Nurse Line?**

The phone number is **1-800-556-1555 (TTY: 711)**.