

# COVID-19 INSURANCE COVERAGE FAQ

## Frequently Asked Questions

### THE FIRST RISK ADVISORS' STUDENT HEALTH INSURANCE PLAN

#### **Will testing and physician visits be covered for COVID-19?**

Yes, we will be waiving cost-sharing for COVID-19 testing from March 18, 2020 through this national emergency. We're also waiving cost sharing for COVID-19 testing-related visits during this same time, whether the testing-related visit is received in a health care provider's office, an urgent care center, an emergency department. *Testing must be provided at approved locations in accordance with U.S. Centers for Disease Control and Prevention (CDC) guidelines including FDA approved testing at designated labs around the country. You may search for testing facilities in your area by visiting the [COVID-19 Test Center Locator](#).*

#### **Will treatment be covered for COVID-19?**

Yes, we are waiving member cost sharing for the treatment for those diagnosed with COVID-19 through July 24, 2020. Following this date, all treatment will be paid according to policy provisions. *\*Please note that during this pandemic, the deadlines and coverage are being continuously reviewed and may change at any time as necessary.*

#### **Does UHC cover antibody detection tests (Serology - IGG/IGM/IGA for SARS-nCOV2 (COVID19)?**

For the duration of the national, public health emergency period, UnitedHealthcare will cover FDA-authorized COVID-19 antibody tests ordered by a physician or health care provider to diagnose COVID-19 at no cost share to the member. Tests will be covered in and out-of-network.

#### **Will cost sharing be waived for Telehealth visits?**

Between 3/31/2020 and 6/18/2020, we will also be waiving cost-sharing for telehealth services by in-network providers, for both COVID-19 and non-COVID-19 telehealth visits.

All insured students also have access to HealthiestYou and will continue to provide telehealth visits at no costs throughout the policy year for this service.

#### **Does the plan include Telebehavioral Health?**

Yes, all insured students also have access to BetterHelp and will continue to provide telehealth visits at no costs throughout the policy year for this service. The BetterHelp app provides telebehavioral health for students. To access these services, register at [www.counseling4students.com](http://www.counseling4students.com).

#### **Does the plan include Telemedicine?**

Yes, all insured students also have access to HealthiestYou and will continue to provide telehealth visits at no costs throughout the policy year for this service. The HealthiestYou app provides telemedicine for students. To access these services, download the app or call 855-870-5858.

### **Can students obtain early refills on prescriptions?**

Insured students who need an early prescription refill to ensure they have sufficient medication on hand may request one through their current pharmacy. Consider your current supply, as well as near-term medication needs to determine if you should refill early.

### **What about services performed outside of the US, will it be covered?**

Yes, the exclusion will be waived for the remainder of the 19-20 policy year. The claim will be subject to policy provisions and limitations.

You can submit the claim through your My Account.

Additionally, HealthiestYou, our telehealth product, it will now allow free visits outside of the U.S. Contact the Customer Services number on your insurance ID Card for more information.

### **Additional Support Line**

Optum is opening its **Emotional-Support Help Line**, providing access to specially trained mental health specialists to support people who may be experiencing anxiety or stress following the recent developments around COVID-19. Optum's toll-free help line number, 866-342-6892, will be open 24 hours a day, seven days a week, for as long as necessary. The service is free of charge and open to anyone.

### **Find a Doctor**

[www.firststudent.com](http://www.firststudent.com)

### **Get an ID Card/Check Claim Status/ My Account**

Go to [www.firststudent.com](http://www.firststudent.com). My Account is your insurance hub; you can download your ID card and check any claims statuses.

### **Questions/Issues**

Please reach out with any questions or issues [customerservice@firstriskadvisors.com](mailto:customerservice@firstriskadvisors.com)

or at 1-800-505-4160