The New Coronavirus/COVID-19 FAQ

In response to the rise in COVID-19, the disease caused by the new coronavirus, Quartz is taking immediate action to help prevent and contain its spread in communities we serve and beyond.

Along with carefully monitoring the situation, Quartz is making benefit enhancements for all fully-insured commercial members (including employer groups and individuals) and Quartz Senior Preferred Medicare Advantage (HMO) members.

Q. Will Quartz cover the cost of the test to diagnose COVID-19 at 100%?
A. Yes. There will be no copay, coinsurance, or deductible. Members do not need prior authorization for testing. Please call your provider in advance before you go to any facility for testing. (Numbers listed below.)

Q. Will Quartz cover the cost of the visit to test for COVID-19 at 100%?
A. Yes. There will be no copay, coinsurance, or deductible for a visit by a provider in the Quartz provider network related to testing for COVID-19. Please call your provider in advance before you go to any facility for testing.

Q. Will Quartz cover telehealth, e-visits, or video services at 100%?
A. Quartz will cover telehealth, video visits, virtual visits, and e-visits when the provider is in our network through May 31, 2020 for all diagnoses. There will be no copay, coinsurance, or deductible. Members will have access to health care without going to a clinic. These services are also covered out-of-network for Quartz Medicare Advantage members.

Q. Are there any changes to pharmacy benefits for commercial members?
A. Yes. Effective March 17, 2020, fully-insured commercial members (including employer groups and individuals) will have earlier access to prescription drugs.*

   ▪ Non-maintenance prescriptions: Until further notice, only 25% of the supply must be gone before a refill is covered. Members can refill prescriptions 22 days before they should be needed based on the date of their last claim.
   ▪ Maintenance prescriptions: Until further notice, for members using the 90-day supply/fill, only 66% of the supply must be gone before a refill is covered. Members can refill prescriptions 30 days before they should be needed based on the date of their last claim.

* This does not apply to plans that carve out Rx as part of their benefit plans, such as ETF, BadgerCare Plus, or Retiree segments.

Q. Are there any changes to pharmacy benefits for Quartz Senior Preferred Medicare Advantage (HMO) members?
A. Yes. Starting March 18, 2020, Medicare Advantage members will have earlier access to prescription drug refills. Your pharmacy will be able to process your refills, regardless of how many days have passed since your last prescription fill for the duration of the National Emergency.

Q. What if a member is on an HDHP or HSA Plan, will testing and telehealth be covered at 100%?
A. Yes, testing and telehealth are covered at 100% at in-network providers.

Q. Will treatment and in-hospital isolation be covered?
A. Yes. Depending on your plan, member cost-sharing will apply for office visits and in-patient visits (hospitalizations).
Q. If my hospital/clinic cannot see me, can I seek care out-of-network to be tested for COVID-19?

A. Yes. Quartz will cover the test for COVID-19 at 100% for out-of-network providers. There will be no copay, coinsurance, or deductible. Members do not need prior authorization for testing. Please call before you go to any facility for testing — you may incur a copay, deductible or coinsurance for the office visit. (but not the test itself).

For Senior Preferred Medicare Advantage plan members: Medicare Parts A and B covered services at an out-of-network facility will be covered at an in-network level through April 11, 2020. If an out-of-network facility accepts Medicare, most Medicare Parts A and B covered services will be covered at an in-network level starting the first day of your state’s Declaration of Emergency through April 11, 2020. Also, no prior authorization will be needed. Hospice and organ transplant services are excluded. Please see your Evidence of Coverage for benefit details.

Q. What else is Quartz doing to address COVID-19?

A. We are helping to keep our employees and communities safe by:

- Canceling business travel and restricting attendance at external work-related events
- Replacing most in-person meetings with video or telephone conference calls
- Asking employees to follow CDC travel advisories for avoiding heavily impacted areas globally and domestic hot spots. Employees who travel to these places must self-quarantine for 14 days upon return.

Q. Could I have COVID-19?

A. If you have a fever, cough, or shortness of breath, it is possible you could have COVID-19.

Q. Should I get tested for COVID-19?

A. If you are age 60 or older, pregnant, or have medical conditions, you are high-risk for a serious viral infection. **Call your provider if you have symptoms to ask if you need to be evaluated.**

If you do not have a high-risk condition and your symptoms are mild, **you do not need to be** tested for COVID-19. There are currently no medications to treat COVID-19.

Treatment recommendations: stay home, rest, drink fluids, and take fever-reducing medications (Tylenol/Acetaminophen and Ibuprofen).

Q. What if I think I have symptoms of COVID-19?

If you have a fever, cough, or shortness of breath but are not high-risk and have not been around anyone who has COVID-19, follow these guidelines:

- Stay home except to get medical care and be sure to call first.
- Do not go to work, school, or public areas. Avoid public transportation, ride-sharing, or taxis.
- If you have a medical appointment, call the provider and tell them that you have symptoms that are consistent with COVID-19. This will help the health care provider’s office take steps to keep other people from getting infected or exposed.
Q. What if I think I need a test for COVID-19?
A. Please call in advance if you have questions or are considering being seen for possible COVID-19. Contact your primary care provider or call the following numbers in advance:

- **UW Health**: COVID-19 hotline at (608) 720-5300
- **Gundersen Health**: (608) 775-4454 or (608) 775-0364
- **UnityPoint Health – Meriter**: (608) 417-6000
- **SwedishAmerican**: (779) 696-4400

For information on preventing the spread of COVID-19, along with CDC and state-level public health resources, please visit our dedicated webpage.

This guidance does not apply to participants in self-funded or Administrative Services Only plans. Consult with your benefits or human resource department for coverage information.

Quartz Senior Preferred Medicare Advantage (HMO) is an HMO plan with a Medicare contract. Enrollment in this plan depends on contract renewal. This information is not a complete description of benefits. Other pharmacies/physicians/providers are available in our network.

Quartz Health Plan Corporation and Quartz Health Plan MN Corporation comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex.

**Spanish – ATENCIÓN**: Si habla español, tiene a su disposición servicios gratuitos de ayuda con el idioma. Llame al (800) 362-3310, TTY 711 or toll-free (800) 877-8973.

**Hmong – LUS CEEV**: Yog tias koi hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau (800) 362-3310, TTY 711 or toll-free (800) 877-8973.