

March 9, 2020

## Notice about COVID-19 – Temporary Benefit Changes.

Dear Valued Customer,

Across the United States and the world, businesses are making changes to operations and employee policies to respond to the public health threat caused by the global spread of the COVID-19 virus. Blue Cross Blue Shield of Michigan and our fellow Blue Plans across the nation are taking our own steps to help our customers and members during this international public health crisis.

Late in the afternoon on Friday, March 6, the board of the Blue Cross and Blue Shield Association met in special session to initiate system-wide temporary changes to the application of certain benefits for our fully-insured customers and members and to commit to enhancing other benefits, like the online and telephonic services we offer, that are important to keep our members healthy and safe during this time of virus spread and potential strain on public health resources.

**Like we did while managing through another recent public health emergency, spread of the H1N1 virus, Blue Cross Blue Shield of Michigan and Blue Care Network of Michigan are automatically including our self-funded customers in the following temporary benefits changes. Opting you in helps us speed operational changes we must make to ensure your employees are included – but we recognize and respect that you alone make final determinations on your benefits, so we are reaching out to determine whether you wish to opt-out of the following package of changes:**

- We are fully covering the cost (including cost share) of medically necessary COVID-19 tests that are prescribed to our members by their physicians, following CDC guidelines.
- We are waiving prior authorizations for diagnostic tests and for covered services related to COVID-19 that are medically necessary, if the physician follows the CDC guidelines in prescribing the test.
- We are waiving early medication refill limits on 30-day prescription maintenance medications (consistent with member's benefit plan) except for opioid drug limits. The company is also encouraging members to use 90-day mail order benefits if available. These changes are only for customer groups or individuals with Blue Cross pharmacy coverage.
- If there are shortages or access issues due to a COVID-19 outbreak, Blue Cross will also ensure formulary flexibility. Patients will not be liable for the additional charges stemming from obtaining a non-preferred medication for COVID-19 treatment – or if there is a shortage of drugs stemming from a COVID-19 outbreak.

- We are helping to reduce the need for in-person medical care which may lead to further spreading of the virus. The use of virtual care benefit and our nurse hotlines can assist in this situation. Many groups cover online doctor visits and we will encourage others to add the benefit. Seeking virtual consultations for flu-like symptoms is a safe step for members who want to talk with board-certified doctors and can help avoid the spread of illness in physician office and emergency room settings.

To keep our stakeholders informed of the latest news and developments regarding COVID-19, we are updating information on our blog – [www.MIBluesPerspectives.com](http://www.MIBluesPerspectives.com) – three times per day. We encourage you to use this resource and communicate to your workforce about it.

Blue Cross is committed to helping its members, customers and the community during this public health emergency. **Please contact your account representative with any follow-up questions or if you wish to opt out of these temporary benefits changes.** Thank you for your business.

Sincerely,

Ken Dallafior  
Executive Vice President, and President of Health Plan Business