

COVID-19 Frequently Asked Questions

As more COVID-19 cases are being reported, the Ohio Chamber Health Benefit Program and its administrator, UnitedHealthcare, ("We") are responding to member needs and concerns. Review the information below to find answers to common questions about COVID-19, formerly known as the Novel Coronavirus or 2019-nCoV.

How can I protect myself from COVID-19?

The best way to prevent illness is to avoid being exposed to this virus. As with any potential illness, like the flu, it is important to follow good prevention practices, including:

- Hand washing with soap and water for 20 seconds or use of alcohol-based hand sanitizer with at least 60% alcohol if soap and water are not available.
- Do not touch your eyes, nose and mouth with unwashed hands.
- Try to stay away from people who might be sick.
- Do not share cups or eating utensils with people who are sick.
- Clean and disinfect often touched surfaces.
- Cover your nose and mouth with a tissue when you cough or sneeze, and then throw the tissue in the trash.
- While a flu shot does not stop COVID-19, it's still good to protect yourself against the flu. Contact your health care provider or search myuhc.com[®] to find a network provider and schedule your flu shot.

More information about how to protect yourself is available on the State of Ohio's COVID-19 website: Coronavirus.ohio.gov.

Who should I call if I think I or someone I know is infected?

Call your health care provider right away if you believe you might have been exposed to COVID-19. Your provider will have special procedures for you to follow. Members can find a network provider by visiting myuhc.com.

Where do I get the test?

If your health care provider thinks you may have COVID-19, they will contact the CDC or your local public health department for steps to follow on testing. Right now, the only test available in the United States is the one supplied by the CDC and some state public health departments at no charge. The Food and Drug Administration (FDA) is expected to approve testing at designated labs around the country.

Is Virtual Visit an option?

Where available, you can schedule a Virtual Visit with a provider. Virtual Visits are ideal for asking general questions. UnitedHealthcare offers the ease of a Virtual Visit through mobile devices*, tablets or computers. For mobile devices and tablets, the UnitedHealthcare[®] app can be downloaded at no charge for Android[®] and Apple[®] devices. For desktop users, Virtual Visits can be accessed by visiting uhc.com.

Am I covered if I get the illness?

We will cover a provider visit for COVID-19 in the same way that we cover other provider visits based on your health benefits plan.

Is there any help to take care of my stress?

Optum, part of UnitedHealth Group, is opening its Emotional-Support Help Line. Professionally trained, mental health staff is available to support people who may be suffering from fear or stress COVID-19. Optum's Emotional-Support Help Line number is 866-342-6892 and will be open 24 hours a day, seven days a week. The service is free of charge and open to members.

Will We cover the costs of COVID-19 care?

We will cover health care services for COVID-19 in the same way that we cover other health care services based on your health benefits plan.

Will We cover the costs for new COVID-19 tests that come to the market?

We intend to cover laboratory tests when they come on the market and are approved by the FDA.

What actions have you taken so far?

We have agreed to waive member costs for approved diagnostic testing for COVID-19 for all members who may be affected by COVID-19.

What else can members do to get help or questions answered?

Where available, you can schedule a Virtual Visit with a provider. Virtual Visits are ideal for asking general questions. UnitedHealthcare offers the ease of a Virtual Visit through mobile devices, tablets or computers. For mobile devices and tablets, the UnitedHealthcare app can be downloaded at no extra charge for Android and Apple devices. For desktop users, Virtual Visits can be accessed by visiting uhc.com.

More information about COVID-19 is available on the following State of Ohio website: Coronavirus.ohio.gov.

The COVID-19 situation continues to evolve and change. The information in these FAQs is current only as of March 16, 2020. We will continue to monitor the situation and may provide updated information as developments occur.

* Data rates may apply.

Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

The UnitedHealthcare[®] app is available for download for iPhone[®] or Android[®]. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

