



SPRING 2020

MPI

CORONAVIRUS UPDATE

Dear Business Agent:

COVID-19 (Coronavirus) news is changing rapidly, almost hour by hour. The purpose of this email is to inform you of the steps the Motion Picture Industry Health Plan (MPIHP) has taken to help Participants and dependents deal with this current health crisis. Feel free to share any of the following with your members, as all of MPIHP's plans will cover COVID-19 testing and its associated visit with no copayment or coinsurance.

For Anthem Blue Cross PPO Enrollees:

Through June 15, 2020, Participants enrolled in the Anthem Blue Cross PPO plan will incur no out-of-pocket costs (no co-payment and/or coinsurance) for the COVID-19 virus test and the associated visit for this test, when the test is ordered by an in-network medical provider and performed at an in network facility. The associated visit may occur in an emergency room, urgent care or doctor's office. The COVID-19 test and the associated visit will continue to be covered at the usual plan benefit level after June 15, 2020.

For Anthem Medicare Preferred Plan (Medicare Advantage), Kaiser Permanente, Health Net and Oxford Health Plan Enrollees:

For Participants enrolled in the Anthem Medicare Preferred Plan, Kaiser Permanente, Health Net and the Oxford Health Plans, the test for the COVID-19 virus and the associated visit for this test, when the test is ordered by an in-network medical provider and performed at an in-network facility, will be covered without the Participant incurring out-of-pocket costs (no co-payment and/or coinsurance) for a period of time as determined by those health plans and in compliance with state and federal mandates.

Additionally, telehealth has been recommended as way to receive convenient medical care while maintaining recommended social distancing. Telehealth is a covered benefit for all of MPIHP's health plans including the Anthem Blue Cross PPO plan, Anthem Medicare Advantage Preferred Plan (Medicare Advantage), Health Net, Kaiser Permanente and Oxford Health Plans. **Do not use telehealth if emergency help is needed.** Attached are PDF flyers from Anthem Blue Cross, Kaiser Permanente and Optum Health Plans with recommendations on avoiding exposure. If you find them to be helpful, feel free to share them with your members.

Sincerely,

Janice Spinner, M.D.
Chief Medical Officer



Motion Picture Industry Pension & Health Plans

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Important facts about coronavirus COVID-19

Here's what it is, how you can prevent it, and what your plan covers

There's a lot in the news lately about coronavirus and COVID-19. Here's some information you can use to help protect yourself and the people you care about.

About coronavirus COVID-19



What is coronavirus and COVID-19?

Coronavirus is a type of virus that causes respiratory illness — an infection of the airways and lungs. COVID-19 is a new strain of coronavirus. It's part of the same family of coronaviruses that includes the common cold.



What are the symptoms?

The most common early symptoms appear between 2 and 14 days after infection. Symptoms can be mild to severe. They include fever, cough, and shortness of breath.



How does the virus spread?

Like many other viruses, coronavirus seems to spread from person-to-person through a cough, sneeze, or kiss.



What is the risk?

The Centers for Disease Control and Prevention (CDC) states that the risk in the U.S. is still low. They will update the status regularly at their website at [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus).



How to protect yourself

Frequent hand-washing is the most effective way to protect yourself from infection. Other good habits to practice include covering your mouth and nose with a tissue when you cough and sneeze, and cleaning frequently touched items such as phones, keyboards, and doorknobs to help remove germs.



What your Anthem benefits will cover

Your Anthem health plan will cover the care you get if you're diagnosed as having coronavirus COVID-19, based on your plan's benefits, unless otherwise determined by state law or regulation. It'll also cover testing for COVID-19. You'll pay any out-of-pocket expenses your plan requires.



What to do if you have symptoms

Call your doctor if you develop a fever, have a cough, or have difficulty breathing. And let them know if you've been in close contact with a person known to have COVID-19, or if you live in or have recently traveled to an area where the virus has spread. You can also check to see if your plan offers telehealth benefits to see a doctor online. If you think you're infected, using telehealth helps to prevent spreading a virus.

To learn more about preventing and treating coronavirus COVID-19, visit the CDC website at [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus).



Coronavirus 2019 (COVID-19)

What you need to know

You may be feeling concerned about the coronavirus, also referred to as COVID-19. If so, you're not alone. Here are frequently asked questions with the latest information and advice to help you feel prepared.

What is coronavirus?

Coronavirus disease 2019 (COVID-19) is a type of virus that causes respiratory illness – an infection of the airways and lungs.

What are the symptoms?

Patients with COVID-19 have had mild to severe respiratory illness with symptoms of fever, cough, or shortness of breath – similar to the flu.

How does it spread?

The virus is thought to spread person to person – mainly between people who are in close contact with one another (within about 6 feet) through tiny droplets made when an infected person coughs or sneezes. It also may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes.

How can I protect myself and my loved ones?

Some people are more vulnerable to the virus, including older adults and people with chronic conditions. But everyone should take steps to protect themselves.

- Avoid close contact with people who are sick.
- Wash your hands with soap and water regularly for at least 20 seconds. Alcohol-based hand sanitizers are also effective.
- Try not to touch your eyes, nose, and mouth with unwashed hands.
- Stay home when you're sick (except to get medical care). Keep sick children home from school.
- Cough or sneeze into a tissue or your elbow. Wash your hands afterwards.
- Clean and disinfect frequently touched objects and surfaces.

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What should I do if I think I have symptoms?

If you develop symptoms (fever, cough, trouble breathing) or you believe you've been exposed, it's important to call us first so we can direct you to the most appropriate care.

Call the advice number on your Kaiser Permanente membership card to speak with a licensed care provider or to schedule a telephone or video appointment with your doctor.

If you don't have your membership card with you, visit kp.org/getcare and click on "24/7 advice."

How is Kaiser Permanente responding?

We're committed to the health and safety of our members, patients, employees, and doctors. We have been working on confronting highly infectious diseases for years, and we're confident we can safely treat patients who have been infected with this virus, with very little risk to our other patients, members, and employees.

We're prepared to have our patients tested for the coronavirus (COVID-19). If testing is warranted, we'll make the appropriate arrangements. Rest assured that your health is our top priority.



For more information, please visit the Centers for Disease Control and Prevention website at cdc.gov for the latest coronavirus information.

FAQ for Employees: 2019 Novel Coronavirus (2019-nCoV) Guidance

February 4, 2020

What is the coronavirus?

Coronaviruses are a family of viruses common throughout the world that can cause illness in both animals and people. Coronaviruses that infect animals can sometimes evolve into a new human coronavirus and cause disease in people. Two more recent and past Coronaviruses are severe acute respiratory syndrome (SARS) and Middle East respiratory syndrome (MERS).

How does the novel coronavirus (2019-nCoV) spread?

The novel coronavirus (2019-nCoV) is believed to be linked to an animal reservoir as the original source of the virus. Since then, there has been some person-to-person transmission in China and limited cases outside of China. How easily a virus spreads from person-to-person can vary greatly.

This is an emerging virus, so there are still many unknowns. At this time, it is unclear how easily or effectively the 2019-nCoV virus is spreading between people. As with all respiratory viruses, it is advisable to limit close contact (within six feet) with an infected person. It also appears that 2019-nCoV virus may spread when an infected person coughs or sneezes, or by touching an infected surface or object and then touching your own mouth, nose or eyes.

What are the symptoms of the 2019-nCoV?

Symptoms are similar to an upper respiratory infection and may include:

- Fever
- Cough
- Shortness of breath

Some people – usually the elderly, the young or the immunocompromised (those with an inadequate immune system or existing chronic conditions) – may experience more severe symptoms, such as pneumonia, severe acute respiratory syndrome, kidney failure or even death.

What if I think I was exposed to the coronavirus?

If you believe you may have been exposed to 2019-nCoV, it is recommended you avoid public places, including public transportation. Call your primary care provider (or local public health agency) immediately to ask for guidance.

Is there a treatment for 2019-nCoV?

At present, there is no specific treatment or vaccine for 2019-nCoV and diagnostic testing for the virus is currently being conducted only at the Center for Disease Control and Prevention (CDC) labs. Please speak to your provider about whether or not you need testing. Supportive care for affected individuals may include hydration, supplemental oxygen or mechanical ventilation for severe illness.

How can I protect myself from the coronavirus?

Until there are more answers, you are advised to follow good prevention practices, including:

- Washing your hands frequently with soap and water for 20 seconds or using alcohol-based hand sanitizer with at least 60% alcohol if soap and water are not available
- Avoid touching your eyes, nose and mouth with unwashed hands
- Avoid close contact with people who are sick
- Clean and disinfect frequently touched surfaces, like your phone or computer
- Cover your nose and mouth with a tissue when you cough or sneeze then throw the tissue in the trash
- Stay home when you are sick

Will wearing a mask prevent me from getting the virus?

No, surgical masks do not protect people from the coronavirus. It's a small virus that can fit through the mask or along the edges where there are gaps. Surgical masks are most effective as controlling spread of the virus from a source or infected person. Surgical masks should not be used by healthy people for "protection" from coronavirus – it will not provide protection and will deplete the limited stock needed for use by sick individuals.

Is there guidance related to international travel?

At present, the Center for Disease Control recommends that travelers avoid all nonessential travel to China.

Additional restrictions and cancellations of events may occur. This situation is evolving, so please visit the **CDC Information for Travelers** for the latest guidance.

The Federal Government has currently imposed additional restrictions on individuals traveling to or returning from China. Those individuals will be required to follow all U.S. Health and Human Services and U.S. State Department requirements, including required quarantine or health check regimens prescribed by federal and/or state public health agencies upon re-entry to the United States. Please go to the **CDC Travel Guidance site** to understand more about these additional requirements for the 2019-nCoV.

Where can I find more information about 2019-nCoV?

For updated information, guidance and travel alerts about the coronavirus, visit the **CDC's 2019-nCoV homepage** and the **World Health Organization (WHO)**.

Both the CDC and the WHO believe that the risk of contracting the virus is relatively low.

Optum is actively monitoring these sites and other public health resources to ensure we respond appropriately to the needs of our employees, customers and members.

Resources

[2019 Novel Coronavirus \(2019-nCoV\) Broker/Customer/Member Communication](#)

[2019 Novel Coronavirus \(2019-nCoV\) CDC Page](#)

[2019 Novel Coronavirus \(2019-nCoV\) Information for Travelers CDC Page](#)

[2019 Novel Coronavirus \(2019-nCoV\) WHO Page](#)

[2019 Novel Coronavirus \(2019-nCoV\) U.S. State Department Website](#)

Emotional-support resources and information are also available via Optum Employee Assistance public phone line, 1-866-342-6892 and online at **www.liveandworkwell.com**.