ERS COVID-19 Frequently Asked Questions

The Employees Retirement System of Texas (ERS) continues to work with Blue Cross and Blue Shield of Texas (BCBSTX) to provide coverage for HealthSelectSM participants for certain benefits, including virtual treatment options, for COVID-19.

Please note: COVID-19-related changes to the HealthSelect plan can occur at any time, and this document will be updated to reflect any changes. To view the most current information, please access this document using the link provided instead of saving a copy of it.

Virtual Visits:

For COVID-19 related medical and mental health care, Virtual Visits through Doctor On Demand® and MDLIVE® will be covered at no cost for all HealthSelect participants, including Consumer Directed HealthSelectSM, through Aug. 31, 2023. Effective Sept. 1, 2023, regular benefits will apply to COVID-19 related in-network telemedicine services, including Virtual Visits through Doctor On Demand and MDLIVE. For more COVID-19 information, visit the COVID-19 and your HealthSelect Plan page at www.healthselectoftexas.com.

For non-COVID-19 related medical and mental health care, Virtual Visits through Doctor on Demand and MDLIVE are covered at no cost to you if you are enrolled in HealthSelect of Texas®, HealthSelectSM Out-of-State or HealthSelectSM Secondary. Consumer Directed HealthSelect participants must meet their annual deductible before medical and mental health Virtual Visits for non-COVID-19 related care are covered. After you meet your deductible, you will be responsible for your 20% coinsurance.

For information on Virtual Visits benefits, click here.

Is the COVID-19 vaccine covered under my health plan? How much will it cost?

All HealthSelect of Texas medical plans, including Consumer Directed HealthSelect, cover COVID-19 vaccines that are approved through an emergency use authorization or the FDA, from in-network providers at no cost to you. If you receive the vaccine from an out-of-network provider, standard out-of-network benefits will apply. This includes recommended COVID-19 booster vaccines.

When should I get the COVID-19 vaccine?

All individuals six months and older can get a COVID-19 vaccine in Texas. Check the Texas Department of State Health Services COVID-19 page for information. Your doctor or pharmacist can also answer questions about the COVID-19 vaccine and when you should get it.
Where should I get the COVID-19 vaccine?

HealthSelect participants can get the vaccine at their doctor’s office, pharmacy and other locations. For help locating an in-network health care provider near you, please call a BCBSTX Personal Health Assistant toll-free at (800) 252-8039 (TTY: 711) Monday-Friday 7 a.m.-7 p.m. and Saturday 7 a.m.-3 p.m. CT.

What should I bring with me to get my vaccine?

You should bring both your HealthSelect medical ID card and your Prescription Drug Plan ID card to your vaccine appointment. You may also be required to show your government issued ID card or drivers’ license.

Where can I find more information about COVID-19 vaccines?

More information about COVID-19 vaccines is available from the Texas Department of State Health Services and the Centers for Disease Control and Prevention.

What options for care do participants have during this time?

COVID-19-related care:

- Virtual Visit providers can triage symptoms and help you determine next steps, although a Virtual Visit doctor may not be able to order COVID-19 testing. HealthSelect participants (including Consumer Directed HealthSelect participants) have access to COVID-19-related medical and mental health Virtual Visits through Doctor On Demand® and MDLIVE® at no cost through Aug. 31, 2023.
- A participant’s primary care provider (PCP) or specialist may be able to provide services via telemedicine platforms. Through Aug. 31, 2023, COVID-19-related in-network telemedicine services are covered at no cost to a participant for eligible services. Participants should contact their providers’ office(s) to ask if this service is available.
- Effective Sept. 1, 2023, regular benefits will apply to in-network COVID-19-related care.

Non-COVID-19 related care:

- For non-COVID-19 related medical and mental health care, Virtual Visits through Doctor On Demand® and MDLIVE® are covered at no cost to you if you are enrolled in HealthSelect of Texas, HealthSelect Out-of-State or HealthSelect Secondary. If you are enrolled in Consumer Directed HealthSelect, you must meet your annual deductible before medical and mental health Virtual Visits for non-COVID-19 related care are covered. For more information on Virtual Visits benefits, click here.
- In-network medical and mental health telemedicine visits (such as visits through a provider platform) are covered the same as in-person office visits for all HealthSelect participants, including Consumer Directed HealthSelect. Please refer to the Master Benefits Plan Document (MBPD) for your plan for benefit details.

What if my provider(s) charges me a copay, coinsurance or deductible at the time of service?

BCBSTX will process your claim based on the recent changes to COVID-19 coverage. If you have questions about how your claim was processed, please call a BCBSTX Personal Health Assistance toll-free at (800) 252-8039 (TTY:711) Monday-Friday 7 a.m.-7 p.m. and Saturday 7 a.m.-3 p.m. CT.
How has the coverage for COVID-19 changed for the HealthSelect of Texas® plans due to the end of the public health emergency?

- **COVID-19 Testing:**
  - In-network lab testing for COVID-19 is covered at no cost to HealthSelect of Texas, HealthSelect Out-of-State, Consumer Directed HealthSelectSM and HealthSelect Secondary participants through Aug. 31, 2023. Effective Sept. 1, 2023, regular benefits will apply to in-network lab testing for COVID-19. Note: Tests required as a condition for employment (including Workers’ Compensation) and tests that are not appropriate, not medically necessary or not approved by the Food and Drug Administration (FDA) are not covered. If you have questions about whether or not you should be tested, please contact your health care provider.
  
  - Not all lab tests may be covered by your plan. It is important to talk to your provider regarding what tests are covered and/or approved by the Federal Drug Administration (FDA). You can also contact a BCBSTX Personal Health Assistant if you have questions about your health plan benefits.
  
  - **Over-the-counter tests:** Over-the-counter home COVID-19 antigen tests will continue to be covered through Aug. 31, 2023. This includes the HealthSelect of Texas, Consumer Directed HealthSelect and HealthSelect Out-of-State plans offered through the Employees Retirement System of Texas (ERS). To buy over-the-counter tests, show your HealthSelect prescription drug plan member ID card at participating pharmacies. See your HealthSelect Prescription Drug Program website for details.
  
  - If you are enrolled in Medicare and HealthSelect Secondary, laboratory tests ordered by your provider for COVID-19 will still be covered with no out-of-pocket cost. Over-the-counter tests will still be available, but there may be an out-of-pocket cost. Read Medicare’s Coverage for COVID-19 Tests for more information.

What phone number should providers use for prior authorization requests or for questions regarding prior authorizations?

Health care providers should call the BCBSTX prior authorization number at (800) 344-2354 with questions. This number is listed on the back of your HealthSelect medical ID card.

Who should participants or providers call with additional benefit questions?

Participants may call a BCBSTX Personal Health Assistant toll-free at (800) 252-8039 Monday-Friday, 7 a.m. - 7 p.m. and Saturday 7 a.m. - 3 p.m., CT. Providers should call provider services at (800) 451-0287.

What other resources are available?

Visit healthselect.bcbstx.com/content/medical-benefits/corona-virus for a list of resources related to coronavirus and COVID-19.