ERS COVID-19 Frequently Asked Questions

The Employees Retirement System of Texas (ERS) is working with Blue Cross and Blue Shield of Texas (BCBSTX), state leadership and other state agencies to closely monitor the impact of COVID-19 (coronavirus). In order to help our participants and providers during this difficult time, we have made changes to the HealthSelectSM plans to provide more coverage for certain benefits, as well as expand access to virtual treatment options for COVID-19. There may be more changes made to your health plan in the future to help with benefits coverage, financial burden, safety and efficiency of providing care.

Please note: because this situation is changing quickly, 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 during COVID:

For COVID-19 related care, both medical and mental health Virtual Visits will be covered at no cost for all HealthSelect participants, including Consumer Directed HealthSelectSM, until the end of the public health emergency. For more COVID-19 information, visit the COVID-19 and your HealthSelect Plan page at www.healthselectoftexas.com.

Virtual Visits not related to COVID-19 are also covered at no cost for all HealthSelect participants, including Consumer Directed HealthSelect, through June 30, 2021. Beginning July 1, 2021, non-COVID-19-related medical and mental health Virtual Visits will be covered at no cost to you if you are enrolled in HealthSelect of Texas, HealthSelect Out-of-State or HealthSelect 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 pay 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, will cover the COVID-19 vaccine at no cost to you.

When should I get the COVID-19 vaccine?

All those 12 years and older can now 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. 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 to help locate an in-network health care provider near you. You can also find a vaccine provider by visiting the Texas COVID-19 Vaccine Provider Locations map or calling 2-1-1 in Texas.

Before making an appointment or heading to a pharmacy, you should visit the provider’s website or call to ask about vaccine availability. Remember, there’s a limited supply of vaccines.

What should I bring with me to get my vaccine?

You should bring both your HealthSelect medical ID card and your Prescription Drug Plan 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-related care:

- Virtual Visits providers can triage symptoms and direct you on what next steps to take, although a Virtual Visit doctor may not be able to order coronavirus testing at this time. HealthSelect participants (including Consumer Directed HealthSelect participants) have access to COVID-related medical and mental health Virtual Visits through Doctor On Demand® and MDLIVE® at no cost throughout the public health emergency.
- A participant’s primary care provider (PCP) or specialist may be able to provide services via telemedicine/telehealth platforms. Throughout the public health emergency, COVID-related in-network telemedicine services are covered at no cost to a participant for covered services. Participants should contact their providers’ office(s) to ask if this service is available.

Non-COVID-related care:

- For non-COVID related covered services, Virtual Visits (through Doctor on Demand and MDLIVE) and telehealth services from in-network providers are also covered at no cost to HealthSelect participants (including Consumer Directed HealthSelect) through June 30, 2021.
- Beginning July 1, 2021, non-COVID-19-related medical and mental health Virtual Visits will be 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.
- Beginning July 1, 2021, telemedicine services with an in-network medical or mental health provider are covered the same as in-person office visits for all HealthSelect participants, including Consumer Directed HealthSelect. See the Master Benefits Plan Document for your plan for benefit details.
What if my provider(s) charge me at time of service for a copay, coinsurance or deductible amount?

BCBSTX is processing your claims based on the changes made due to COVID-19. If your provider(s) requires payment at time of service, you may have to request a refund from your provider(s) after your claim is processed.

What has recently changed with HealthSelect of Texas® plans due to COVID-19?

- **COVID-19 Lab Testing:**
  
  - As of March 6, 2020, in-network lab testing for COVID-19 is available at no cost to HealthSelect of Texas, HealthSelect Out-of-State and HealthSelect Secondary participants. As of March 11, 2020, this also applies to Consumer Directed HealthSelect participants. As of April 23, 2020, out-of-network lab testing for COVID-19 is also available at no cost for all plan participants. This covers out-of-network COVID-19 lab testing claims received on or after March 18, 2020. Note: tests required as condition for employment (including Workers’ Compensation) and other tests that are not appropriate, medically necessary or approved under the public health emergency are not covered. If you have questions about whether or not you should be tested, please speak to your provider. Learn how you can avoid extra COVID-19 testing charges.
  
  - Serology Testing (Anti-body test): Not all tests may be covered by your plan. It is important to talk to your provider regarding what tests are covered under the public health emergency-use authorization and/or approved by the Federal Drug Administration (FDA).

- **Prior authorization** will be waived when your provider is unable to obtain an inter-facility transfer to a lower level of care between April 6, 2020 and February 28, 2021. This accelerates and simplifies the transfer and discharge of patients from acute level facilities to the safest, clinically appropriate lower level setting of care (e.g., Long Term Acute Care Hospitals, Skilled Nursing Facilities, and others). Providers will continue to need authorization for the actual lower level of care. Note: this situation is changing quickly, so for that reason, ERS and BCBSTX will continue to monitor the situation and will provide updates as they become available.

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 for questions regarding a prior authorization request. This number is listed on HealthSelect medical ID cards.

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 the 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.