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 fluctuates, changes to the HealthSelect plan can occur at anytime, 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.

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. This includes first, second and booster vaccines.

When should I get the COVID-19 vaccine?

All those 5 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.

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 telehealth options do participants have during this time?

**Virtual Visits through Doctor on Demand and MDLIVE**

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.

- If you are enrolled in HealthSelect of Texas, HealthSelect℠ Out-of-State or HealthSelect℠ Secondary, medical and mental health Virtual Visits through Doctor on Demand℠ and MDLIVE℠ are covered at 100%. **This means you will pay nothing for medical and mental health Virtual Visits.**
- If you are enrolled in Consumer Directed HealthSelect℠, you must meet your annual deductible before medical and mental health Virtual Visits are covered. After you meet your deductible, you will pay 20% coinsurance. COVID-19-related medical Virtual Visits are temporarily being covered at no cost for Consumer Directed HealthSelect through December 31, 2021.

For more information on Virtual Visits benefits, [click here](#).

**Telemedicine with an in-network provider**

- A participant’s primary care provider (PCP) or specialist may be able to provide services via telemedicine/telehealth platforms. 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. See the [Master Benefits Plan Document](#) for your plan for benefit details.

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

- **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 HealthSelect℠ and HealthSelect Secondary participants. This covers out-of-network COVID-19 lab testing claims received on or after March 18, 2020. Note: over-the-counter tests or tests required as condition for employment (including Workers’ Compensation) and 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](#).

  - Not all lab 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 bythe Federal Drug Administration (FDA).

  - **Over-the-counter tests:** The federal government currently requires most group health plans to cover the cost of a limited number of certain over-the-counter home COVID-19 antigen tests for participants. This includes the HealthSelect of Texas®, Consumer Directed HealthSelect℠ and HealthSelect℠ Out-of-State plans offered through the Employees Retirement System of Texas (ERS). Please see your [HealthSelect Prescription Drug Program](#) for details on how you can get your tests.
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 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.