

# Coronavirus Disease 2019 (COVID-19) Healthcare Provider FAQ



## Disease Background

### What is currently known about the coronavirus disease (COVID-19)?

- Coronavirus disease 2019 is an emerging illness. Many details about this disease are still unknown, such as treatment options, how the virus works, and the total impact of the illness.
- At this time, the immediate health risk from COVID-19 is considered low for the general American public who are unlikely to be exposed.
- New information, obtained daily, will further inform the risk assessment, treatment options and next steps.

### Is the coronavirus (COVID-19) a risk in the United States?

- This is a developing story. According to the CDC, the new coronavirus will likely start to spread in the United States over the next few months. It is not a question of whether it will happen, but when it will happen and how many people will be infected and have a severe illness.
- The goal of the public health community is to slow the spread of the virus so communities have time to prepare and limit the number of infections.
- According to the CDC, the risk of infection in the US is currently very low for the general American public who are unlikely to be exposed.

### Why are people so worried about coronavirus?

- This is a new virus, and it is creating great concern in the community.
- There is not a vaccine yet for this novel virus, and we do not have a specific medicine to treat it. An effective vaccine could be months or even years away- most likely 12-18 months.
- This coronavirus is contagious – similar to the flu. Most people who become infected with the coronavirus have a mild illness or may not even have any symptoms.

### How did the outbreak begin?

- In December 2019, there was a cluster of cases of pneumonia and respiratory diseases, first identified in the Wuhan City, Hubei Province, China.
- Early on, many of the patients in the outbreak in Wuhan, China had some link to a large seafood and live animal market.

### What is causing the outbreak?

- A previously unknown virus is responsible for the infections. The virus was originally named the “2019-novel coronavirus”. The virus was later renamed “SARS-CoV-2”, and the related disease is now called “coronavirus disease 2019” (or “COVID-19”).

### What is a coronavirus?

- Coronaviruses are a large family of viruses that are common in many different species of animals, including camels, cattle, cats, and bats. Other examples of coronaviruses include SARS-CoV and MERS-CoV.
  - SARS-CoV causes severe acute respiratory syndrome that had a global outbreak in 2003.
  - MERS-CoV causes Middle East Respiratory Syndrome, a respiratory illness that had global impact in 2012.

### Is SARS-CoV-2 the same virus that causes the common cold?

- There are other species of coronaviruses that commonly infect humans can cause mild illness, like the common cold. These are different from SARS-CoV-2 and its related disease, coronavirus disease 2019 (COVID-19).

### How does SARS-CoV-2 spread to humans?

- The virus is thought to spread mainly from person-to-person. Examples of person to person transmission include:
  - Between people who are in close contact with one another (within about 6 feet).
  - Via respiratory droplets produced when an infected person coughs or sneezes.
  - Droplets landing in the mouths or noses of people who are nearby or possibly that could be inhaled into the lungs.
- In addition, other destinations have seemingly community spread because some people have been infected who are not sure how or where they became infected.
- It 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, but this is not thought to be the main way the virus spreads.

## Symptoms & Diagnosis

### How do I know if this is the flu or coronavirus?

- Both are respiratory illnesses. Fever, cough, shortness of breath can be seen with both illnesses, and both can start very quickly with aches and fatigue. People who become ill with coronavirus will develop severe respiratory symptoms.
- There are lab tests to confirm the diagnosis of flu and coronavirus, but the tests are not available in every state yet.
- Healthcare providers should be sure to ask patients whether or not they have traveled to an infected area as this information can help differentiate coronavirus from flu.

### What are the symptoms of COVID-19?

- Patients with COVID-19 have reported mild to severe respiratory symptoms.
- Symptoms include fever, cough, and shortness of breath.

### When do symptoms of COVID-19 occur?

- Symptoms may appear 2-14 days after exposure.

### Is there a test to diagnose COVID-19?

- Yes. The CDC has developed a new laboratory test to evaluate patient samples for the presence of SARS-CoV-2. The CDC performs initial and confirmatory testing, as well as laboratories the CDC has designated as qualified, including U.S. state and local public health laboratories, Department of Defense (DOD) laboratories and select international laboratories. The test will not be available in U.S. hospitals or other primary care settings, at this time.

### Is there a specific treatment available for COVID-19?

- There are currently no antiviral drugs licensed by the U.S. Food and Drug Administration (FDA) to treat patients with 2019-nCoV infection, nor a vaccine to prevent onset of COVID-19. Many companies are working with the CDC to develop treatments at this time.
- Vaccine development is not a quick process, but many are working with CDC and their federal officials to support vaccine development as fast as possible.

### What should healthcare providers do for a suspected COVID-19 case?

- Ask patients complaining of fever and lower respiratory illness about recent travel to China or other infected areas.

- Instruct symptomatic patients with travel history to China or other infected areas to wear a surgical or isolation mask and promptly place the patient in a private room with the door closed.
- Health care personnel encountering symptomatic patients with travel history to China or other infected areas should follow contact precautions, airborne with N95 precautions, and wear eye protection and other personal protective equipment.
- Refer to the [CDC's criteria](#) for a patient under investigation for COVID-19. Notify local and/or state health departments in the event of a patient under investigation for COVID-19. Maintain a log of all health care personnel who provide care to a patient under investigation.
- Monitor and manage ill and exposed healthcare personnel.
- Safely triage and manage patients with respiratory illness, including COVID-19. Explore alternatives to face-to-face triage and visits as possible, and manage mildly ill COVID-19 cases at home, if possible.

#### What determines risk for COVID-19?

- Individual risk depends on exposure to the SARS-CoV-2.
- At this time, the immediate health risk from COVID-19 is considered low for the general American public, who are unlikely to be exposed to this virus.
- Specific individuals will have an increased risk of infection, such as healthcare workers caring for patients with COVID-19 and other close contacts of persons with COVID-19.
- Assessment of this risk could change in time if the spread of the virus increases.

#### How dangerous is coronavirus compared to other outbreaks?

- Seasonal flu has about a ~0.1% mortality. This means that one person dies for every 1,000 infected. The coronavirus has a ~2% mortality or 2 people die for every 100 infected. In contrast, the SARS (severe acute respiratory syndrome) outbreak in 2003 had a 10% mortality rate, meaning 1 in 10 people died.

#### If a patient is otherwise healthy and gets coronavirus, should they worry?

- If a patient is low risk (healthy, not elderly or with chronic diseases), most likely the illness will run the course similar to a mild case of the flu. Treatment recommendations for the fever, dry cough and fatigue should be hydration and rest. Studies have shown that the infection tends to be less severe in children.
- Some people develop a more severe case with shortness of breath and even respiratory failure. Those people need immediate medical attention.
- Healthcare providers should notify any necessary local and/or state health departments in the event of a person under investigation for COVID-19.

#### What other communicable diseases could cause similar symptoms and how can they be treated?

- Influenza, a contagious respiratory illness caused by the influenza viruses (Type A and Type B), has high activity in the United States at this time. Young children, older adults, pregnant women, and those with certain health conditions, such as asthma, diabetes, cancer, or HIV/AIDS, are at higher risk for influenza.
- Everyone 6 months and older should receive an influenza vaccine.
- Treatment for influenza includes:
  - Antiviral drugs can treat flu illness.
  - Antiviral drugs are different from antibiotics. Flu antivirals are prescription medicines (pills, liquid, intravenous solution, or an inhaled powder) and are not available over-the-counter.
  - Antiviral drugs can make illness milder and shorten the time you are sick. They also can prevent serious flu complications, like pneumonia.

## Coverage

### Will this be covered by Superior HealthPlan?

Superior intends to cover COVID-19 testing and screening services for STAR, STAR+PLUS, STAR Health, STAR Kids (Medicaid), CHIP, STAR+PLUS Medicare-Medicaid Plan (MMP), Allwell from Superior HealthPlan (Medicare) and Ambetter from Superior HealthPlan (Marketplace) members. All associated member cost share amounts for COVID-19 testing and screening are being waived.

To ensure that our members receive the care they need as quickly as possible, Superior will not require prior authorization, prior certification, prior notification or step therapy protocols for these services.

The specific guidance includes:

- Waiving cost-sharing for COVID-19 tests.
- Waiving cost-sharing for COVID-19 treatments in doctor's offices or emergency rooms and services delivered via telehealth.
- Removing prior authorizations requirements related to COVID-19 tests and treatment.
- Waiving prescription refill limits.
- Relaxing restrictions on home or mail delivery of prescription drugs.
- Expanding access to certain telehealth services.

Superior has been working in close partnership with authorities to serve and protect patients during the COVID-19 outbreak, including ensuring that our members and providers have the most up-to-date information to protect themselves and their families from the virus. We remain committed to protecting our communities during the outbreak.

## Prevention Actions

**As a healthcare provider, what actions should I take concerning COVID-19?**

- Be alert for patients who meet the criteria for persons under investigation and know how to coordinate laboratory testing.
- Review your infection prevention and control policies and [CDC's recommendations](#) for healthcare facilities for COVID-19.
- Know how to report a potential COVID-19 case or exposure to facility infection control leads and public health officials. Contact your local or state health department healthcare providers to notify local or state health department in the event of a person under investigation for COVID-19.
- Refer to the [Centers for Disease Control and Prevention \(CDC\)](#) and the [World Health Organization](#) for the most up-to-date recommendations about COVID-19, including signs and symptoms, diagnostic testing, and treatment information.

**What general recommendations have been made regarding coronavirus?**

- Decrease exposure to other sick individuals.
- Use hand hygiene and other steps to decrease the spread of any communicable illnesses.
  - If you are running a fever, you should not be in close contact with other people.
  - Cover your nose and mouth with a tissue when you cough or sneeze.
  - Wash your hands often with soap and water or products with 60% alcohol.
- Refer to the Centers for Disease Control and Prevention (CDC)'s website for up to date guidance.

**What recommendations can be given to those concerned about exposure?**

- According to the CDC, the best way to prevent illness is to avoid being exposed to this virus. Stay home except to get medical care, and separate yourself from other people and animals in your home.
- According to the CDC, if you develop a fever and symptoms of respiratory illness, such as cough or shortness of breath, within 14 days after travel from China or other infected areas, you should call ahead to a healthcare professional and mention your recent travel or close contact.
- According to the CDC, if you have had close contact with someone showing these symptoms who has recently traveled from infected areas, you should call ahead to a healthcare professional and mention your close contact and their recent travel. Your healthcare professional will work with your state's public health department and the CDC to determine if you need to be tested for COVID-19.
- People who think they may have been exposed to COVID-19 should contact their healthcare provider immediately.

- Healthcare providers should follow appropriate testing protocols and notify any necessary local and/or state health department authorities if case is of suspected diagnosis.

### What actions can help decrease the spread of a virus?

- Common sense measures are essential to controlling the spread of the disease. These steps are helpful to reduce the spread of any communicable virus, such as:
  - Try to avoid close contact with sick people.
  - While sick, limit contact with others as much as possible to keep from infecting them.
  - If you are running a fever you should not be in close contact with other people.
  - Cover your nose and mouth with a tissue when you cough or sneeze. After using a tissue, throw it in the trash and wash your hands.
  - Wash your hands often with soap and water. This simple measure is the most effective method to control the spread of many viral illnesses. If soap and water are not available, use an alcohol-based hand rub.
  - Avoid touching your eyes, nose and mouth.
  - Clean and disinfect surfaces and objects that may be contaminated with germs thoroughly and often.

### References

- *Centers for Disease Control and Prevention*
- *European Centre for Disease Prevention and Control*
- *World Health Organization*