

Coronavirus (COVID-19)

How to protect yourself, your family and your community

COVID-19 is a respiratory disease caused by the most recently discovered coronavirus. The new virus and disease were unknown before the outbreak began in Wuhan, China, in December 2019. This is a rapidly evolving situation and the Centers for Disease Control and Prevention (CDC) and the Ohio Department of Health (ODH) continue to provide updated information as it becomes available.

What are the symptoms of COVID-19?

The most common symptoms of COVID-19 are fever, cough and shortness of breath. Some people become infected but don't develop any symptoms and don't feel sick.

Illness is generally mild, especially for children and young adults. Most people recover without needing special treatment. However, the elderly and people with underlying medical problems like high blood pressure, heart disease and diabetes, are more likely to become seriously ill and may need to be hospitalized.

How does the virus spread?

People can catch COVID-19 from others who have the virus. The virus spreads when a person with COVID-19 coughs or exhales, releasing small droplets from their nose or mouth. Others then breathe in the droplets containing the virus, or touch objects or surfaces around the person and touch their eyes, nose or mouth.

How long does it survive on surfaces?

Studies suggest coronaviruses (including preliminary information on COVID-19) may persist on surfaces for a few hours or up to several days. If you think a surface may be infected, clean it with a disinfectant. Then wash your hands with soap and water for at least 20 seconds or clean them with an alcohol-based hand sanitizer that contains at least 60% alcohol, if soap and water are not available.

How long is the incubation period?

Most commonly, the incubation period, which refers to the time between catching the virus and beginning to have symptoms of the disease, is around five days. Current estimates for COVID-19 range from one to 14 days.

Is there a vaccine for COVID-19?

No. There is no vaccine available currently to prevent COVID-19.

What should I do if I think I may have symptoms of COVID-19?

Call your doctor right away or call Medical Mutual's Nurse Line at 1-888-912-0636 if you feel sick and are concerned about your symptoms. Nurse Line is available 24 hours a day, seven days a week. A registered nurse will answer your questions and guide your care.

If I need to get testing or treatment for COVID-19, will it be covered?

Medical Mutual is waiving member cost sharing associated with COVID-19 testing and treatment. This applies to services provided by both in-network and out-of-network providers. For members covered by self-funded plans, benefits may be different and you should verify your coverage.

For testing, this covers the cost of the test, as well as the cost of the provider visit, which could include a telehealth (telemedicine), urgent care or emergency room visit, to determine whether the COVID-19 testing is required, and the visit to administer the test during the public health emergency declared by the U.S. Department of Health and Human Services. For treatment, cost sharing is waived for all treatment related to COVID-19 including hospitalizations and ground ambulance transfers through May 31, 2020. FDA-approved medications and vaccines will be permanently covered when they become available.

Are telehealth (telemedicine) visits covered by my Medical Mutual plan?

Yes. Telehealth (telemedicine) visits are covered just like other medically necessary office visits. Normally, telehealth (telemedicine) visits require you and your provider to see each other face to face via the web or an app. During this state of emergency in Ohio, Medical Mutual is waiving that requirement so visits can be done over the phone and still be covered. If you have questions about your plan's telehealth (telemedicine) coverage, call Customer Care using the phone number listed on your ID card.

What can I do to protect myself and prevent the spread of the virus?

The best way to prevent illness is to avoid being exposed to this virus. Following the actions listed below can help prevent the spread of respiratory diseases, including COVID-19:

- **Wash your hands.** Wash your hands frequently with soap and water for at least 20 seconds or clean them with an alcohol-based hand sanitizer that contains at least 60% alcohol. This kills viruses that may be on your hands.
- **Keep your distance.** Maintain at least six feet distance between you and others when in public. In general, try your best to avoid crowds, shaking hands, and going out in public when you're feeling ill.
- **Don't touch your face.** Avoid touching your eyes, nose and mouth. Hands touch many surfaces and can pick up viruses. Once contaminated, hands can transfer the virus to your eyes, nose or mouth.
- **Follow good respiratory hygiene.** Cover your mouth and nose with your bent elbow or use a tissue when you cough or sneeze. Then dispose of the used tissue immediately.
- **Wear a mask.** Wear a cloth face covering that covers your nose and mouth in public settings.

Where can I get more information about COVID-19?

The Ohio Department of Health created a call center to respond to questions and provide accurate information about COVID-19. Call 1-833-4-ASK-ODH (1-833-427-5634) to speak with licensed nurses and infectious disease experts seven days a week from 9 a.m. to 8 p.m.

You can also seek out the latest information from the CDC (www.cdc.gov) or ODH (www.odh.ohio.gov).