

COVID-19 Public Health Emergency (PHE) Expiration

Key Messages

Updated – March 10, 2023

COVID-19 Coverage Changes

Effective May 12, 2023, Blue Cross NC and ASO groups will cover both the cost of the vaccine* and vaccine administration at 100% when members receive the COVID-19 vaccine at an in-network provider as part of the health plan's preventative care services.

- For commercial members, COVID-19 vaccine administration rates will align with the Blue Cross NC updated fee schedule released on April 1, 2023.
- For Medicare Advantage members, COVID-19 vaccine administration fees will continue to be paid under Part B and providers will continue to be reimbursed \$41.25, the rate established by the Centers for Medicare and Medicaid Services (CMS).
 - In addition to the vaccine administration fee, Blue Cross NC will continue to participate in the Centers for Medicare and Medicaid Services (CMS) incentive program where providers are eligible for an additional \$36.85 payment per dose for the administration of the vaccine in home settings for Medicare members, encouraging more members to get vaccinated and more providers to participate in vaccination efforts. This will be in effect through 2023. Providers that administer the COVID-19 vaccine at home for commercial members are not eligible for this additional payment.
- Medicaid will continue to cover the cost of the COVID-19 vaccine and vaccine administration, with no member cost-share for Healthy Blue members through September 30, 2024.
- If members receive the COVID-19 vaccine at an out-of-network provider, they may be responsible for the cost of the vaccine and/or vaccine administration based on their individual preventative care benefits.
- Vaccines are an important tool to stop the spread of COVID-19, and we encourage everyone to get vaccinated.
- In 2021, just one of Blue Cross NC's campaigns promoting the COVID-19 vaccine helped drive an additional 12,000 members to get vaccinated.

**While there is a requirement to cover the COVID-19 vaccine itself both during the PHE and after, the federal government has invested in a large supply of COVID-19 vaccines and will continue to cover the cost of the COVID-19 vaccine until that supply is exhausted.*

Effective May 12, COVID-19 tests that are administered by a provider, consistent with CDC guidance and cleared, approved or given emergency use authorization (EUA) by the FDA are covered based on each individual's insurance plan, and members may be responsible for a portion of their costs to include copayments, coinsurance and deductible amounts.

- For over the counter (OTC) COVID-19 tests, commercial members will be responsible for the cost and can pay or be reimbursed under health flexible spending arrangements (health FSAs), health savings accounts (HSAs), health reimbursement arrangements (HRAs), or Archer medical savings accounts (Archer MSAs).
 - Eligible Medicare Advantage members may use an OTC card to purchase OTC COVID-19 tests.

- Medicaid will continue to cover the cost of all FDA-approved COVID-19 tests, including home tests, with no member cost-share for Healthy Blue members through September 30, 2024.
- For more information on testing and how to find a COVID-19 test, visit covid19.ncdhhs.gov/FindTests.

COVID-19 Vaccines

- Vaccines and boosters are an important tool to stop the spread of COVID-19. [They are a safe and effective](#) way to achieve this goal. We encourage everyone to get vaccinated.
- COVID-19 vaccines are now available to everyone 6 months and older.
- The North Carolina Department of Health and Human Services (NCDHHS) encourages individuals to speak with a doctor, nurse or pharmacist if they have questions about which vaccine is right for them.
- Visit myspot.nc.gov for the most up-to-date information about the COVID-19 vaccines.
- Up-to-date information and resources for Blue Cross NC members can be found at bluecrossnc.com/covid-19/covid-19-vaccine-information.

COVID-19 Vaccine for Kids

- COVID-19 vaccines are available for children 6 months and up.
- Blue Cross NC wants to give parents and families as much information as possible to make the right health decisions for their children.
- Getting children vaccinated protects them from serious illness and is the best defense against the spread of COVID-19.
- Children are vulnerable to the COVID-19 virus just like everyone else.
- To find a vaccine for children 6 months and older near you, visit mySpot.nc.gov.
- Up-to-date information and resources for Blue Cross NC members can be found at bluecrossnc.com/covid-19/vaccine-information/covid-19-vaccines-children.

COVID-19 Testing

- We encourage members to speak to their primary care provider if they have questions about COVID-19 testing.
- According to NCDHHS, anyone who has symptoms of or has been exposed to COVID-19 should get tested as soon as possible.
- For information about how and where to find all testing locations in North Carolina visit: covid19.ncdhhs.gov/FindTests.
- To find tests beyond North Carolina, visit www.hhs.gov/coronavirus/community-based-testing-sites/index.html.
- Up-to-date information and resources for our members can be found at bluecrossnc.com/covid-19/covid-19-testing.

COVID-19 Treatment

- COVID-19 treatments are covered based on each individual's insurance plan, and members may be responsible for a portion of their treatment costs to include copayments, coinsurance and deductible amounts.

- For Blue Cross NC Medicare Advantage members, monoclonal antibodies will continue to be covered under the Part B preventive vaccine benefit until the end of the calendar year when the emergency use authorization (EUA) declaration ends.
- COVID-19 treatment is covered with no cost-sharing for Healthy Blue members through September 30, 2024.
- According to the CDC, COVID-19 treatments are available to reduce chances of being hospitalized or dying.
- The CDC encourages everyone to contact a healthcare provider right away to determine treatment eligibility, even if symptoms are mild.
- People should seek medical attention immediately for symptoms such as trouble breathing, persistent pain or pressure in the chest, fainting, new confusion or inability to arouse, or bluish lips or face.
- According to NCDHHS, COVID-19 treatments are available for people who are at [high risk](#) of getting very sick from COVID-19, nearly two thirds of people in North Carolina.
- To learn more about how to get treatment in North Carolina, visit covid19.ncdhhs.gov/what-to-do-if-you-feel-sick.
- To find treatment beyond North Carolina, visit covid-19-test-to-treat-locator-dhhs.hub.arcgis.com/.
- For the most up-to-date information on COVID-19 treatment, visit cdc.gov/coronavirus/2019-ncov/your-health/treatments-for-severe-illness.html.

Frequently Asked Questions:

General

Where can I get more information?

Up-to-date information and resources for our members can be found at:

- [North Carolina Department of Health and Human Services \(NCDHHS\)](#)
- [FDA COVID-19 Information](#)
- [Centers for Disease Control COVID-19 Information](#)

Will patients be balance billed if they receive COVID-19-related services at an out-of-network provider?

If members receive COVID-19-related services, including testing, treatment or the vaccine, at an out-of-network provider, they may be responsible for the cost of the treatment, test, vaccine and/or administration based on their individual benefits.

When the federal vaccine supply runs out, vaccine providers may begin billing patients for any amount not covered by their health plan.

Who can members contact if they have questions or concerns about a claim?

If members have specific questions about coverage, we encourage them to contact Customer Service through Blue Connect or by calling the number on the back of their insurance card.

Vaccines and Boosters

How much will it cost me to get a COVID-19 vaccine?

Effective May 12, 2023, Blue Cross NC and ASO groups will cover both the cost of the vaccine* and vaccine administration at 100% when members receive the COVID-19 vaccine at an in-network provider as part of our [preventive care services](#).

If members receive the COVID-19 vaccine at an out-of-network provider, they may be responsible for the cost of the vaccine and/or vaccine administration based on their individual preventative care benefits.

**The federal government has invested in a large supply of COVID-19 vaccines and will continue to cover the cost of the COVID-19 vaccine until that supply is exhausted.*

Are vaccines and boosters covered when given at a retail pharmacy?

COVID-19 vaccines given at pharmacies are covered for Blue Cross NC members, as part of our [preventive care services](#), and reimbursement will be determined based on whether the provider is in-network or out-of-network.

Will coverage be the same for Blue Cross NC members who receive the vaccine or booster outside of North Carolina?

For Blue Cross NC members living or traveling outside of North Carolina, the cost of the vaccine and administrative fees are covered as preventative services, and reimbursement will depend on whether the provider is in network or out-of-network.

Who is eligible to get a COVID-19 vaccine?

Anyone age 6 months and older is now eligible for the COVID-19 vaccine.

Visit myspot.nc.gov for the most up-to-date information about finding and scheduling COVID-19 vaccine appointments. Individuals can also refer to the CDC's website, which includes an [easy-to-use tool](#) to determine when they are due for a COVID-19 vaccine or booster.

Up-to-date information and resources for Blue Cross NC members can be found at bluecrossnc.com/covid-19/covid-19-vaccine-information.

Where can I get the vaccine and booster?

North Carolina residents can find a spot using the [vaccine location tool](#) provided by NCDHHS.

Members who live outside of North Carolina will need to Search [vaccines.gov](#), text your ZIP code to 438829, or call 1-800-232-0233 to find a vaccine or booster location near you.

Federal Employee Plan (FEP) members should use FEP's vaccine network to [locate a participating retail pharmacy](#).

Looking for a COVID-19 vaccine or booster for someone who is at home because of limited mobility? [You can find at-home vaccine providers here](#).

Where can my child get vaccinated?

The vaccine is widely available across the state. Children ages 3 and older can get vaccinated at any location that has the smaller dose available, including at their pediatrician or doctor's office, hospitals, local pharmacies and grocery stores.

Babies and toddlers ages 6 months through 2 years cannot be vaccinated by a pharmacist. They can get their vaccine only at a doctor's office or local health center where the correct dose for their age is available.

There are more than 800 locations in North Carolina that carry the kids' vaccines. [Find a vaccination location for children near you.](#)

Will Blue Cross NC cover COVID-19 vaccines when administered as recommended by the CDC?

We encourage members to speak with their primary care provider about the COVID-19 vaccine and staying current on recommendations. For more information, please visit <https://www.cdc.gov/coronavirus/2019-ncov/vaccines/stay-up-to-date.html>.

Blue Cross NC and ASO groups will cover both the cost of the vaccine* and vaccine administration at 100% when members receive the COVID-19 vaccine at an in-network provider as part of our [preventive care services](#).

Will Blue Cross NC continue making the extra payment to hospitals for Medicare Advantage members who are diagnosed with COVID-19?

No. Effective May 12, Blue Cross NC will align hospital reimbursement with current pricing practices, as required.

**The federal government has invested in a large supply of COVID-19 vaccines and will continue to cover the cost of the COVID-19 vaccine until that supply is exhausted.*

Testing

Where can I get a COVID-19 test?

North Carolina residents can find a number of COVID-19 testing options, including more information about OTC COVID-19 testing, at covid19.ncdhhs.gov/FindTests.

To find a testing location outside of North Carolina, visit <https://www.hhs.gov/coronavirus/community-based-testing-sites/index.html>.

Up-to-date information and resources for our members can be found at bluecrossnc.com/covid-19/covid-19-testing.

When should I get tested?

We encourage members to speak to their primary care provider, pharmacist, or refer to [this NCDHHS website](#) if they have questions about COVID-19 testing.

People should seek medical attention immediately for symptoms such as trouble breathing, persistent pain or pressure in the chest, fainting, new confusion or inability to arouse, or bluish lips or face.

Can I use my HSA, FSA, or HRA to cover the cost of a COVID-19 test?

According to the [Internal Revenue Service \(IRS\)](#), the cost of home testing for COVID-19 is an eligible medical expense that can be paid or reimbursed under health flexible spending arrangements (health FSAs), health savings accounts (HSAs), health reimbursement arrangements (HRAs), or Archer medical savings accounts (Archer MSAs).

Is prior authorization required for COVID-19 testing?

COVID-19 tests do not need prior approval. That means, your doctor doesn't need to ask us for approval before you're tested for COVID-19.

How much will it cost me to get a COVID-19 test?

Effective May 12, COVID-19 tests administered by a provider that are consistent with CDC guidance and has been cleared, approved or given emergency use authorization (EUA) by the FDA are covered based on each individual's insurance plan, and members may be responsible for a portion of their costs to include copayments, coinsurance and deductible amounts.

For over the counter (OTC) COVID-19 tests, members will be responsible for the cost and can pay or be reimbursed under health flexible spending arrangements (health FSAs), health savings accounts (HSAs), health reimbursement arrangements (HRAs), or Archer medical savings accounts (Archer MSAs) because the cost to diagnose COVID-19 is an eligible medical expense for tax purposes.

For more information on testing and how to find a COVID-19 test, visit covid19.ncdhhs.gov/FindTests.

Treatment

If I am treated for COVID-19, what will I be responsible for paying?

COVID-19 treatments are covered based on each individual's insurance plan, and members may be responsible for a portion of their treatment costs to include copayments, coinsurance and deductible amounts.

- Blue Cross NC Medicare Advantage members will continue to be covered under the Part B preventive vaccine benefit when receiving monoclonal antibodies until the end of the calendar year that the EUA declaration ends. Blue Cross NC Medicare Advantage members will be responsible for cost sharing when receiving treatment at an out-of-network facility, as specified under the plan benefit, beginning on June 10, 2023.
- COVID-19 treatment is covered with no cost-sharing for Healthy Blue members through September 30, 2024.

What treatment options are available?

To learn more about how to get treatment in North Carolina, visit covid19.ncdhhs.gov/what-to-do-if-you-feel-sick.

For the most up-to-date information on COVID-19 treatment, visit cdc.gov/coronavirus/2019-ncov/your-health/treatments-for-severe-illness.html.

Up-to-date information and resources for our members can be found at BlueCrossNC.com/Coronavirus.

When should I seek treatment for COVID-19?

The CDC encourages everyone to contact a healthcare provider soon after testing positive to determine treatment eligibility, even if symptoms are mild.

Where can I find COVID-19 treatment?

To learn more about how to get treatment in North Carolina, visit covid19.ncdhhs.gov/what-to-do-if-you-feel-sick.

To find treatment beyond North Carolina, visit covid-19-test-to-treat-locator-dhhs.hub.arcgis.com/.

Continued Care and Telehealth

How is telehealth covered?

Blue Cross NC is currently covering telehealth services for behavioral health, primary care and outpatient visits, which accounted for more than 97% of telehealth claims received during the last two years.

The policy applies to all Blue Cross NC fully insured and administrative services only (ASO) plans, including the State Health Plan. It does not apply to Blue Cross NC members receiving care from out-of-state providers. Members who do not have a commercial plan can find more information about their telehealth coverage below.

- Medicare Advantage members should review their [evidence of coverage](#).
- Healthy Blue members have certain telehealth visits covered at parity under Medicaid benefits [determined by the state](#)
- Federal Employee Program members can find details in their [Service Benefit Plan Brochure](#).

For more information about telehealth coverage, please visit:
<https://www.bluecrossnc.com/providers/telehealth>.

How do I know if my provider offers telehealth?

Virtual (or telehealth) visits can be used with your primary care doctors, specialists, and behavioral health providers, or any licensed NC provider who can provide telehealth services. Call your doctor before going into the office to see if telehealth is available.

Where can I find the latest information for providers?

Read our latest provider news updates [here](#) or contact the Provider Blue Line at 800-214-4844 from 8:00AM – 5:00PM, Monday – Thursday and 8:00AM – 4:00PM on Fridays.

Providers will need to direct all claim inquiries to Provider Service by calling 1-800-214-4844.

How do providers code the vaccine?

The American Medical Association (AMA) has provided this table to link the COVID-19 vaccine product codes to their associated immunization administration codes, manufacturer name, vaccine name(s), 10 and 11-digit National Drug Code (NDC) Labeler Product ID, and interval between doses. These codes are also located in the Medicine section of the CPT code set.

What is the provider reimbursement rate for COVID-19 vaccine administration?

For commercial members, COVID-19 vaccine administration rates will align with the Blue Cross NC updated fee schedule released on April 1, 2023.

For Medicare Advantage members, COVID-19 vaccine administration fees will continue to be paid under Part B and providers will continue to be reimbursed \$41.25, the rate established by the Centers for Medicare and Medicaid Services (CMS).

Will Blue Cross NC continue to reimburse for vaccine counseling?

Counseling is included in any vaccine administration, per code definition. Effective May 12, Blue Cross NC will not reimburse CPT code 99401 when billed separately to counsel commercial members on the benefits of receiving the COVID-19 vaccine.

- CPT code 99401 is not specific to counseling for COVID vaccines because counseling is inclusive and already built into the administration (CPT code 90460), per the code descriptor.

- If counseling is provided for COVID or any other vaccine, outside of a vaccine that was actually administered, we do consider that separate counseling reimbursable, but it must be appended with an appropriate modifier, such as 25 or 59, to indicate it is separate and distinct.

For more information, please review our Commercial Reimbursement Policy [here](#).

Will Blue Cross NC continue to pay providers the additional incentive for administering COVID-19 vaccines at home?

In addition to the vaccine administration fee, Blue Cross NC will continue to participate in the Centers for Medicare and Medicaid Services (CMS) incentive program where providers are eligible for an additional \$36.85 payment per dose for the administration of the vaccine in home settings for Medicare members, encouraging more members to get vaccinated and more providers to participate in vaccination efforts.

Providers that administer the COVID-19 vaccine at home for commercial members are not eligible for this additional payment.