



# **SAMBA IS HERE TO HELP**

What We Are Doing To Support You



During this COVID-19 pandemic, SAMBA wants to assure our members that we are here to support you throughout this public health emergency. This Newsletter will focus on important information about what we are doing and what you can do to keep you and your loved ones safe and healthy.

# **Important Benefit Information**

#### **Telemedicine**

SAMBA is expanding its telemedicine benefit for the duration of the COVID-19 public health emergency. This expanded benefit makes it possible for you to visit with your doctor from home, without having to go to the doctor's office which could put you and others at risk of exposure to COVID-19. Our telemedicine benefit includes mental health counseling and preventive health screenings from your own providers. Telemedicine services are subject to normal copay, coinsurance and deductible amounts.

The expanded telemedicine benefit described above is in addition to SAMBA's regular Teladoc program whereby your first two telehealth services are free.

### **COVID-19 Testing**

SAMBA is waiving member costs for COVID-19 diagnostic testing when the testing is ordered by a doctor or other health care provider. This includes the cost of the associated medical visit.

#### **Immunizations**

At this time, there is no vaccine for COVID-19. However, when one becomes available, SAMBA will cover the vaccine at no cost to you provided the preventive vaccine is approved and recommended by the CDC.

### **Prescription Benefits**

SAMBA and our pharmacy partner, Express Scripts, are committed to taking appropriate action to ensure that you receive your medications as needed and on time.

Currently there are no shortages of medications. To ensure that all members have timely access to their prescription medicines, the "refill too soon" limit will remain in place to avoid stockpiling. We are monitoring the situation closely and will update this policy if or when the situation changes.

If you don't feel comfortable going to a retail pharmacy to pick up your prescriptions, consider having your medications delivered by mail to your home.

You can easily switch your prescriptions to home delivery by logging in to your Express Scripts account at Express-Scripts.com or by calling Express Scripts at 855.315.8527. You can also ask your doctor to e-prescribe to "Express Scripts Home Delivery" or ask your retail pharmacy to transfer your prescriptions to Express Scripts Home Delivery.

### **Medicare**

If Medicare Part B is your primary coverage, lab tests for COVID-19 will be covered with no out-of-pocket costs when ordered by a doctor or other health care provider that accepts Medicare. This would include other COVID-19 testing related services, such as the associated doctor visit or other outpatient visits.<sup>1</sup>

Medicare has also temporarily expanded its coverage of telehealth services. This will help ensure that you are able to visit with your doctor from your home, without having to go to a doctor's office or hospital.

Visit Medicare.gov/medicare-coronavirus for more information.

<sup>&</sup>lt;sup>1</sup> Medicare, https://www.medicare.gov/medicare-coronavirus



# **COVID-19 QUESTIONS**

The COVID-19 pandemic is a rapidly changing situation. We know you may have questions so we will try to offer answers to frequently asked questions based on the best information available.

#### Am I at risk?

From what is known today, the CDC advises that there is an elevated risk for older adults and people who have serious underlying medical conditions.<sup>2</sup> Greater risk applies to:

- People 65 years and older
- People having contact with persons with COVID-19
- People who live in a nursing home or long-term care facility
- People of all ages with serious underlying medical conditions such as:
  - > chronic lung disease or moderate to severe asthma
  - > serious heart conditions
  - > severe obesity
  - diabetes
  - > chronic kidney disease
  - ) liver disease

# What can I do to protect myself and others?

You can take steps to protect yourself and to slow the spread of COVID-19.

- Wash your hands often with soap and water for at least 20 seconds
- Use a hand sanitizer that contains at least 60% alcohol when unable to wash
- Practice social distancing between yourself and other people of at least 6 feet
- > Avoid touching your face, eyes, nose, and mouth
- Cover your mouth and nose with a mask or cloth face cover when around others
- Clean and disinfect frequently touched objects and surfaces daily, including tables, doorknobs, light switches, toilets, faucets, sinks, and phones
- > Stay home as much as possible.

#### What should I do if I am sick?

The symptoms of COVID-19 may resemble those of a bad cold or the flu, which can make detection difficult.

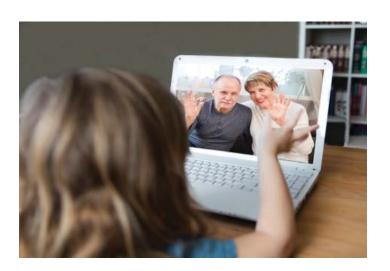
If you have symptoms of COVID-19 (such as fever, cough, or shortness of breath) or think you may have been exposed, contact your doctor. Your healthcare provider will evaluate your symptoms and determine if you need to be tested. DO NOT go to the emergency room unless it is an actual emergency.

If you have any questions about your health, please call our free Nurseline at 800.887.9735 to speak with a registered nurse at any time, 24 hours a day, 7 days a week.

# How can we cope with stress during this time?

Fear and anxiety about COVID-19 may be stressful for people and cause strong emotions in adults and children. Ways to cope with increased stress include:

- Taking a break from watching, reading, or listening to news stories about the pandemic.
- Taking care of your body. Take deep breaths, stretch, or meditate. Try to eat healthy, exercise regularly, and get plenty of sleep.
- Taking time to unwind. Try to do some other activities you enjoy.
- Connecting with others. Talk with people you trust about your concerns and how you are feeling.
- Talking to your child about the COVID-19 pandemic.
   Answer their questions and share facts in a way that they can understand.



<sup>&</sup>lt;sup>2</sup> Center for Disease Control and Prevention (CDC), https://www.cdc.gov/coronavirus/2019-ncov/index.html



#### Where can I find more information?

Centers for Disease Control and Prevention (CDC): Get up-to-date information about COVID-19 activity from the CDC website at cdc.gov/COVID19.

#### **State and Local Government:**

Visit the official websites or social media account for instructions and information specific to your community.

#### White House Task Force:

Coronavirus.gov has the latest official information from the Coronavirus (COVID-19) White House Task Force.

## **Thank You**

As the COVID-19 pandemic has spread over the entire country and infected millions, SAMBA expreses its heartfelt gratitude to all healthcare workers and first responders for their sacrifices and selflessness during these challenging times. Thank you for giving your all.

And we want to say **Thank You** to you, our members. Keeping our commitments to you has provided a sense of normalcy during these uncertain times. With all that is going on in the world right now, we remain committed to providing excellent insurance services to you and your family.

# Stay in touch

Have you recently moved or changed your phone number or email address?

Please contact SAMBA customer service at **800.638.6589** to verify or update your contact information

You can also change your contact information at **SambaPlans.com**. Be sure to include your name and SAMBA ID number.

# SAMBA Remains Open

SAMBA continues to be available to take your customer service telephone calls and process your medical claims during this pandemic emergency.

SAMBA is following all recommended safety measures to safeguard the health of its employees. Most SAMBA employees are teleworking from their homes, using SAMBA issued encrypted equipment and secure communications facilities.

Please reach out to us with questions or with ways we can help you in this challenging time. Rest assured that SAMBA will be here when you need us.

#### To contact SAMBA:

SambaPlans.com/contact-us/ 800.638.6589

We will get through this together.





# **SAMBA** Is Here When You Need Us



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