

Kairos Coronavirus (COVID-19) FAQ

April 1, 2020

As the coronavirus (COVID-19) situation progresses, questions and concerns are rising daily. We created this FAQ document to try our best to address your questions. We'll make sure this document is updated and distributed frequently.

If you have additional questions or are needing clarification on something, please don't hesitate to reach out to your Kairos team. We've got you covered.

Are the Kairos offices open?

We will be working remotely until it's safe to return to the office. But we've taken all the necessary steps to ensure we're still providing the highest level of service. We're hunkered down, but we're still hard at work!

NEW: How does this situation affect schools in Arizona?

On March 29, 2020, Arizona Governor Doug Ducey and state Superintendent Kathy Hoffman announced that Arizona schools will remain closed until the end of the school year.

How can I contact Kairos?

You can reach out to your respective member services coordinator; email KAIROS@kairoshealthaz.org; or, call us at 888.331.0222.

Is there a COVID-19 hotline available and what is the number?

Newly released is a COVID-19 hotline available on weekdays from 8 am to 8 pm. All you have to do is dial 2-1-1.

Where are the Kairos COVID-19 resources kept?

On the Kairos website [here](#).

What about open enrollment meetings and health fairs?

To ensure Kairos is adhering to Centers of Disease Control and Prevention (CDC) guidelines, we've decided to suspend scheduled health fairs and in-person open enrollment meetings through April 30, 2020. However, we are still providing web-based alternatives like webinars, and customized open enrollment videos.

If you had an upcoming meeting or you're wondering when yours will be held, please reach out to Kairos and/or your benefits coordinator.

If I get COVID-19, am I covered?

Based on what we know today, Kairos will cover COVID-19 diagnostic testing and related services, including the following:

- No copay or cost share for COVID-19 testing

- Required medication is covered if you've tested positive for COVID-19
- Hospital-based quarantine services are subject to the usual inpatient coverage terms
- There are no penalties for in-network versus out-of-network service lab work
- Nurse Advice and Online Doctor Visits:
 - **Nurse on Call Service:** Call 866.422.2729 any time of the day or night to speak with a registered nurse.
 - **BlueCare Anywhere:** \$0 out-of-pocket through June 12, 2020 by using the coupon code: **AZFREE**. This 24/7 service connects you to a board-certified doctor by live video. It's just like going to see a doctor, only you don't have to leave your home or office. You can use your computer, tablet or mobile device for your video visit.

Are Kairos program partners—like Blue Cross Blue Shield of Arizona—still open?

As of right now, Kairos program partners will remain open for business and continue to process claims as necessary.

I've heard there are issues with telehealth services. Is this still the best course of treatment?

The increased usage of telehealth services has caused strains on the system across the nation. Our vendor partner, Blue Cross Blue Shield of Arizona, is working to add resources and support to the BlueCare Anywhere telehealth services.

Despite longer wait times, due to social distancing considerations, BlueCare Anywhere is safer and more convenient, while likely faster than going to an ER or urgent care. Telehealth continues to be the best solution for patients needing care while preventing unnecessary spread of germs.

NEW: Telehealth wait times continue to be a problem across the nation. As of March 27, 2020, the volume of visits for BlueCare Anywhere soared upwards of 700% with 2-3 hour wait times! However, BCBSAZ continues to hire providers to help with the volume of visits. During the week of March 30, 2020, wait times have decreased down to a total of 49 minutes! Telehealth is still the safest course of treatment to prevent spreading the virus.

I'm looking for counseling sessions. Is EAPP still providing counseling services?

Good news! 70% of EAP network providers are moving to telephonic sessions. They have also contracted with 3 new providers that are only doing telephonic sessions, including emergency sessions.

If you're looking to schedule counseling services, you can reach EAPP directly at 800.327.3517.

NEW: What is the CARES Act and where can I find more information?

The Coronavirus Aid, Relief, and Economic Security Act ("CARES Act") will go into effect April 1, 2020. The CARES Act builds upon the Family and Medical Leave Act (FMLA) to help employers and employees affected by COVID-19. A poster summarizing who is eligible for paid leave and why can be found [here](#). Additional information can be found on the [U.S. Department of Labor COVID-19 website](#).

NEW: Will the CARES Act affect my FSA or HSA? If so, how?

The CARES Act will affect HSAs, HRAs, and FSAs. If you're wondering how, see below:

- FSAs, HRAs, and HSAs can now reimburse or pay for over-the-counter drugs with no medical note or prescription needed.
- Menstrual care products are now considered a qualified medical expense and are eligible for reimbursement or payment through an FSA, HRA, or HSA. Any expense incurred after December 31, 2019 will qualify.
- A high-deductible health plan (HDHP) with a HSA will be allowed to cover telehealth services prior to an individual reaching the deductible.

NEW: Is there coverage for essential medical care services with VSP?

During the month of April, VSP members can access services for essential medical eye care services including urgent eye care needs, like sudden vision changes or vision loss, eye trauma, pink eye/conjunctivitis, or other symptoms that interfere with day-to-day activities.

Visit [VSP](#) for more information.

What can I do to help mitigate exposure?

NEW: On March 30, 2020, Arizona Governor Doug Ducey issued a “stay at home” order for all residents of Arizona. Click [here](#) for more information on what this means and how it may affect you.

Besides staying home, the best way to prevent illness is to avoid being exposed to this virus.

- Avoid close contact with people who are sick.
- Wash your hands often with soap and water for at least 20 seconds especially after you have been in a public place, or after blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, use a hand sanitizer that contains at least 60% alcohol. Cover all surfaces of your hands and rub them together until they feel dry.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Cover your mouth and nose with a tissue when you cough or sneeze or use the inside of your elbow.
 - Throw used tissues in the trash.
 - Immediately wash your hands with soap and water for at least 20 seconds. If soap and water are not readily available, clean your hands with a hand sanitizer that contains at least 60% alcohol.
 - Stay home if you are sick, except to get medical care.
 - Put distance between yourself and other people if COVID-19 is spreading in your community.

Who is considered “high-risk”?

COVID-19 poses a higher risk to some people than others, including:

- Older adults (>60 and older)
- People who have serious chronic medical conditions like:
 - Heart disease
 - Diabetes
 - Lung disease

What are the symptoms of COVID-19?

According to the CDC, symptoms can range from mild to severe. Symptoms that may appear 2-14 days after exposure include:

- Fever
- Cough
- Shortness of breath

This list is not all inclusive. Please consult your medical provider for any other symptoms that are severe or concerning

What are the emergency warning signs of exposure?

If you develop emergency warning signs for COVID-19 get medical attention immediately. Emergency warning signs include:

- Difficulty breathing or shortness of breath
- Persistent pain or pressure in the chest
- New confusion or inability to arouse
- Bluish lips or face

This list is not all inclusive. Please consult your medical provider for any other symptoms that are severe or concerning.