

COVID-19 FAQ for NatGenHealth.com

Overview

To help limit the spread of COVID-19, National General will waive 100% of customers' out-of-pocket costs for COVID-19 diagnostic tests and will ease access for customers seeking diagnostic testing. This waiver will extend to all National General Short Term Medical customers and will be made available to employers in the National General Benefits Solutions Program.

As part of the effort regarding COVID-19 diagnostic testing, National General will:

- 1) Waive all member cost sharing for COVID-19 diagnostic tests and related services, including the associated office visit, emergency room, or urgent care charges. The waiver applies any out-of-pocket costs, including deductibles, copays, and co-insurance for diagnostic testing related to COVID-19.
- 2) Waive all prior authorization requirements as it relates to COVID-19 diagnostic testing.
- 3) Allow early refills and up to a 90-day supply of a member's prescription drugs in the event of hardship related to COVID-19.

Customers concerned about exposure to COVID-19 should contact their healthcare provider or state health department. National General's customer service call center will be available to assist if customers have any questions about COVID-19 testing-related services.

Who should be tested for COVID-19?

As of 3/8/2020, the Centers for Disease Control ("CDC") recommends that anyone with [symptoms of COVID-19](#), returning from a Centers for Disease Control-designated "Level 2" or "Level 3" advisory area, or who has been in contact with someone who is suspected or confirmed of having the coronavirus within the last 14 days, should be tested.

Any individual who suspects that they may have been exposed to the coronavirus or is exhibiting symptoms should consult with their health care provider to make the appropriate testing recommendation, in line with CDC guidelines.

Can anyone get tested for COVID-19?

The CDC has outlined clinical criteria to qualify as a candidate which may be approved by a doctor. The [CDC clinical criteria](#) for a COVID-19 person under investigation (PUI) have been developed based on what is known about COVID-19 and are subject to change as additional information becomes available.

How can members access COVID-19 testing?

Members who have concerns that they may have been exposed to COVID-19 or may have symptoms of COVID-19 should contact their health care practitioner or state Department of Health for testing.

Is there a vaccine or treatment available?

No vaccine or specific treatment for COVID-19 is available at this time; care for a person who tests positive for the virus is supportive in nature.

How can I learn more about COVID-19?

Here are some resources to learn more about COVID-19:

- <https://www.cdc.gov/coronavirus/2019-ncov/index.html>
- <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>
- <https://www.cdc.gov/coronavirus/2019-ncov/about/steps-when-sick.html>

What will my out-of-pocket costs be for COVID-19 diagnostic testing?

For National General Short-Term Medical and National General Benefits Solutions Self-Funded Program members, cost-sharing will be waived for COVID-19 diagnostic testing-related services. This means the member will not be subject to deductibles, copays, or coinsurance.

What if I receive a bill for my COVID-19 diagnostic testing?

Contact our Customer Service Teams by calling:

- Short-Term Medical plan members should call 888-871-0585
- National General Benefits Solutions Self-Funded Program members should call the number on the back of their Medical ID card