

CORONAVIRUS (COVID-19) & CGHC COVERAGE



HEALTHCARE COOPERATIVE

Common Ground Healthcare Cooperative (CGHC) will continue to take COVID-19 very seriously. It is important that all members get necessary testing without worrying about costs. Understand the symptoms, what to do, and what is covered:

WHAT ARE THE SYMPTOMS?



CGHC COVERAGE

CGHC wants to eliminate barriers for members who need coronavirus testing. During the national public health emergency period, you will have \$0 cost-share (copay, coinsurance, and deductible) for medically appropriate COVID-19 testing when ordered by a physician or healthcare professional for purpose of diagnosis or treatment.

What is cost-sharing?

Cost-sharing is the member's out-of-pocket contribution to copays, deductibles, and coinsurance in exchange for healthcare services.

COVERED WITHOUT MEMBER COST-SHARING

- ✓ Viral and Antibody testing and screening for Coronavirus ordered by a provider
- ✓ Laboratory or radiology for coronavirus testing/screening
- ✓ Primary care, urgent care, emergency care, or inpatient visit for coronavirus testing
- ✓ COVID-19 Vaccine (any approved COVID-19 vaccination until further notice)

COVERED WITH MEMBER COST-SHARING

- ✓ Prescription drugs for coronavirus and other (as listed on the formulary)
- ✓ Testing and treatment related to pneumonia or influenza
- ✓ All medical treatment related to coronavirus beginning on 1/1/2021
- ✓ Any care, testing, treatment, or medications not related to coronavirus

WHAT SHOULD I DO?

- 1 Use a virtual health visit.
- 2 Call your provider.
- 3 Consider pop-up and drive through testing sites.
The test should be ordered by a provider in advanced, or you may be turned away.
- 4 Do not visit primary care, urgent care, or the emergency room for symptoms unless specifically instructed to by your provider.

CGHC covers COVID-19 tests that are FDA/EAU approved and processed by a CLIA certified laboratory. This includes testing ordered by a provider or sought out by the member based on symptoms or peace of mind. CGHC does not cover testing required by another entity or for surveillance testing. [Learn more details, here.](#)