CORONAVIRUS (COVID-19) & CGHC COVERAGE

Common Ground Healthcare Cooperative (CGHC) will continue to take COVID-19 very seriously after the public health emergency ends on May 11, 2023.

WHAT ARE THE SYMPTOMS?

Symptoms of COVID-19 differ as new variants of the virus emerge. Visit the CDC website for up-to-date information about symptoms. The CDC also offers guidance for what to do if you are sick with, or were exposed to, COVID-19.

CGHC COVERAGE

Effective May 12, 2023, coverage for COVID-19 services will follow the Schedule of Benefits (SOB) for your health plan. That means cost share (copay, coinsurance, and/or deductible) amounts will apply for medically appropriate COVID-19 lab testing/screening when ordered by a physician or healthcare professional for purpose of diagnosis or treatment. You must also use providers in our network.

Please note, COVID-19 vaccines and boosters will continue to be covered as no-cost preventive care as of May 12, 2023.

What is cost sharing?

Cost sharing is the portion of cost for healthcare services the member is responsible for. These out-of-pocket costs include copays, deductibles, and coinsurance.

COST SHARING APPLIES TO THESE COVERED COVID-19 SERVICES

- Viral and Antibody testing/screening for COVID-19 ordered by a provider
- Laboratory or radiology testing/screening for COVID-19
- COVID-19 testing at primary care, urgent care, emergency care, or inpatient visit
- Prescription drugs for COVID-19 (as listed on the formulary)
- All covered medical treatments related to COVID-19

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. For more details contact Member Services 877-514-2442.

WHAT SHOULD I DO?

1. Visit the CDC website for information about what to do if you are sick, were exposed to COVID-19 and/or tested positive for the virus.

2. When appropriate, schedule a telehealth or virtual visit with your provider. Our provider partners each offer their own telehealth options. Visit our website for links to these services.

3. Stay home if you have COVID-19 to avoid spreading the virus to others. Do not visit your primary care provider, urgent care, or an emergency care facility unless specifically instructed to do so by your provider. For guidance about when to isolate, please visit the CDC website.

4. Monitor symptoms, rest, and follow your health care provider’s instructions.