

# Coronavirus (COVID-19) update

Updated March 12, 2020

*On March 11, the World Health Organization (WHO) announced that the coronavirus (COVID-19) outbreak is a pandemic. There are now thousands of cases in various countries and regions around the world.*

*Canada's Chief Public Officer of Health has stated that health risk for the general population in Canada is low, but this could change rapidly. We are closely monitoring the situation and will continue to provide updates as we become aware of any changes that may impact our plan members.*

*Our top priority is ensuring uninterrupted access to benefits and coverage. We are committed to promoting and protecting the health and wellness of our valued customers.*

---

## Managing our business during a pandemic

### **What has Alberta Blue Cross done to prepare for this pandemic?**

While the current risk is still low in Alberta, we have activated our pandemic preparedness plan to ensure we are positioned to adapt to any potential increased prevalence of COVID-19. This includes preventative and proactive measures in support of critical business functions to serve the needs of Albertans while also ensuring the health and safety of our employees. Alberta Blue Cross has an established and comprehensive strategic pandemic plan as a component of our business continuity plan. Our pandemic planning allows us to stay operational so we can continue to serve our customers in their time of need without risking the health and safety of our employees.

Within our workplace, our preventative measures include increasing our capacity for employees to work remotely, limiting internal meetings and restricting attendance at external events, banning business travel outside Alberta, implementing extra sanitization and disinfection of our premises, implementing a 14-day self-isolation period for any employees returning from international travel and restricting visitors from coming on site.

With 95 per cent of our claims direct-billed by benefit providers, and our comprehensive online self-service capabilities, we are well positioned to continue providing the high level of service our customers are accustomed to. Using online services provides greater assurance of timely claims processing.

*continued next page*

## Travel claims

We recommend members check Canadian travel advisories frequently. But, it's critical to check before they book their trip and right before they leave.

### **A member is planning to go on a cruise, will they have emergency medical coverage?**

As of March 9, 2020, the Government of Canada advised Canadians to avoid all cruise travel due to COVID-19. As a result, Alberta Blue Cross now considers all cruise ships to be regions or areas with COVID-19-related travel advisories. If a member goes on a cruise after this date, and there is an avoid "all" or "non-essential" travel advisory in place for cruise ships before they leave, emergency medical coverage will not be provided if their illness or injury is directly or indirectly related to COVID-19.

### **A member is travelling to a country with a COVID-19-related travel advisory, will they have coverage?**

In accordance with a member's travel coverage, benefits will not be covered for a medical emergency that is directly or indirectly related to a Canadian Government travel advisory that is issued prior to their departure date.

On March 13, 2020, the Government of Canada issued an official notice for Canadians to avoid all non-essential travel outside of Canada. In accordance with this notice, if a member left Canada on March 14, 2020 or they are planning to leave after this date, their Alberta Blue Cross emergency medical travel coverage will not provide coverage for any claims related to COVID-19.

Coverage is subject to the level of risk associated with a travel advisory issued prior to a departure date. Benefits are not eligible for expenses incurred for a medical emergency related to a travel advisory risk level of *Avoid Non-Essential Travel* or *Avoid All Travel*. For more information on risk levels and travel advisories visit [travel.gc.ca/travelling/health-safety/travel-health-notices#risklevels](https://travel.gc.ca/travelling/health-safety/travel-health-notices#risklevels).

### **A member is travelling to a destination that is not impacted by the travel advisory, will they have emergency medical coverage?**

On March 13, 2020, the Government of Canada issued an official notice for Canadians to avoid all non-essential travel outside of Canada. In accordance with this notice, if a member left Canada on March 14, 2020 or they are planning to leave after this date, their Alberta Blue Cross emergency medical travel coverage will not provide coverage for any claims related to COVID-19.

### **What should a member do if they have a medical emergency or they're quarantined while travelling?**

If a member experiences a medical emergency or is quarantined while travelling, please advise them to contact travel assistance. Travel emergency contact info can be found on the back of a member's ID card and at [abcrosstravel.ca](https://abcrosstravel.ca).

### **Are members covered by trip cancellation, interruption or baggage insurance?**

Effective March 12, 2020, COVID-19 is no longer being considered an unknown risk. COVID-19 is now considered a "known issue". If a member purchases trip cancellation, interruption and baggage insurance on or after March 12, 2020, they will not have coverage for claims related to COVID-19—regardless of whether there was a travel ban or advisory published prior to travel.

*continued next page*

### **What should a member do if they're currently in a country with a COVID-19-related travel advisory and their return is delayed?**

If a member is currently in a country with a COVID-19-related travel advisory and their coverage is ending soon but they are unable to return to Canada, please advise them to contact travel assistance immediately.

If a member is currently in a country with a COVID-19-related travel advisory and their coverage is ending soon but they are unable to return to Canada, they should contact travel assistance immediately. Coverage will be based on the specific terms of their policy. In most situations, they will be considered eligible for coverage until they are stable or released from quarantine and able to travel safely.

Travel emergency contact info can be found on the back of a member's ID card and at [abcrosstravel.ca](http://abcrosstravel.ca). For more information on what to do if you experience a medical emergency while travelling visit the [CanAssistance website](#).

## **Disability claims**

Return to work, sick and vacation policies differ between employers. If a member's Alberta Blue Cross plan has disability coverage, we have instituted special practices to handle disability claims related to COVID-19.

### **How does a member submit a disability claim related to COVID-19?**

In recognition of the increasing pressure on medical clinics and hospitals due to COVID-19, an Attending Physician Statement (APS) will not be required as part of a claim submission for Short Term Disability absences related to COVID-19. This is a time-limited exception as we move through the flu season.

We have also waived the elimination period for COVID-19 claims, so members will not have to wait to receive their Short Term Disability coverage.

### **If a member doesn't have an APS, can they still submit a disability claim related to COVID-19?**

In absence of an APS, we still require confirmation of a member's condition, including symptoms and any medical treatment. Accordingly, we require members to complete the Plan Member Confirmation of Illness form, created with other insurers through the Canadian Life and Health Insurance Association. This form can be found at <https://www.ab.bluecross.ca/pdfs/55164-Coronavirus-claimant-illness-form.pdf>.

We want to encourage individuals exposed to the virus to stay home if they are sick or self-quarantined and limit the possible spread of infection by not requiring a visit to a doctor's office to initiate the claims process.

*continued next page*

## Prescription drug early refills

While the risk to Canadians is still low, it is important to be prepared for all possible scenarios. At this time, the Canadian Pharmacists Association does not recommend stockpiling medications in large quantities. They do, however, encourage Canadians to have common non-prescription medications for cold, fever and allergies on hand and ensure their prescriptions are up-to-date. Unnecessary stockpiling of medication can create unintended shortages, putting other patients' health at risk.

### **Are members able to stock up on prescriptions?**

At this time, members are able to fill prescriptions to the supply amount they are eligible for on their plan, which is typically between 90 to 100 days. Currently, we are not allowing for early prescription refills due to COVID-19 but will keep them updated if this changes.

---

For the most up-to-date information, please visit [www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection.html](http://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection.html).



\*The Blue Cross symbol and name are registered marks of the Canadian Association of Blue Cross Plans, an association of independent Blue Cross plans. Licensed to ABC Benefits Corporation for use in operating the Alberta Blue Cross Plan. \*Blue Shield is a registered trade-mark of the Blue Cross Blue Shield Association. ABC 84115 2020/03