

COVID-19 FAQ

PHP is joining forces with the Allen County Department of Health, Indiana State Department of Health and the Centers for Disease Control & Prevention (CDC) to closely monitor the COVID-19 situation regionally. We are taking extra precautions to help ensure the safety of the communities we serve.

Available Resources for PHP Members

In an effort to reduce resource constraints within the local health systems, we encourage PHP members to utilize our telemedicine resources, **24/7 CALL-A-DOC** and **MyNurse24/7**, if they are experiencing mild symptoms.

Telemedicine Services

- 24/7 CALL-A-DOC (***Now available with no cost-sharing, until further notice!***)
- 1-844-DOC-24HR
- 247calladoc.com

MyNurse 24/7

- 1-800-931-4714

Mail Order Pharmacy Services

PHP members can avoid the pharmacy and have prescriptions delivered to their door. Here's a [step-by-step guide](#) to moving prescriptions to mail order through the member account at phpni.com.

Who can I contact at PHP for additional questions?

Contact PHP Customer Service:

800-982-6257, ext. 11 or custsvc@phpni.com

NEW! Online chat through your member account at phpni.com

Local Screening Information:

The following local healthcare providers have set up specific screening for COVID-19:

- Fort Wayne Medical Education patients should call (260) 423-2675
- IU Health patients should download the telemedicine application IU Health Virtual Visit and follow directions OR call (260) 234-5400
- Lutheran Health patients should call (260) 435-5050
- Parkview patients should call 1-877-PPG-TODAY or their specific provider; Parkview has also set up a self-screening website at parkview.com/covid19screening
- Neighborhood Health Clinic patients should call (260) 458-2570

Information Specific to PHP Clients:

What does PHP cover for COVID-19?

PHP is expanding our COVID-19 coverage effective immediately. PHP will cover the COVID-19 test and the visit where the test takes place at 100% with no deductible, copay or co-insurance. If you are diagnosed with COVID-19, your PHP benefit plan coverage applies to treatment.

This applies to all plan types, including self-funded plans. Employers may not opt-out.

PHP's telemedicine service, 24/7 Call-A-Doc, is now available with no cost-sharing, until further notice.

How is my employees' PHP eligibility affected by COVID-19 and work restraints?

Important points to keep in mind relating to PHP coverage eligibility:

- According to PHP's group contracts (for fully-insured and LEVEL-funded plans), the group is solely responsible for determining eligibility for enrollment, coverage classification changes, and termination of eligibility for coverage. PHP reserves the right, however, to audit, verify, and investigate eligibility. Ineligible individuals may be terminated retroactively. The COVID-19 situation does not change this.
- PHP's group contracts (for fully-insured and LEVEL-funded plans), provide coverage to employees (and their enrolled dependents) during an absence due to Family and Medical Leave Act (if applicable) and during any leave of absence, including short-term or long-term disability, or a sabbatical that does not exceed the timeframe (typically 90 days) specified in each employer's contract.
- The terms of the contract govern, regardless of an employer's policies

Does a temporary layoff or reduction in work hours related to COVID-19 impact my employees' PHP eligibility?

- The Families First Coronavirus Response Act, expands the types of leave eligible for maintaining coverage per PHP's group contract. If an employer continues to withhold the employee contribution related to the medical benefit from any pay provided during a temporary layoff/reduction in work hours directly related to COVID-19, not to exceed 90 days, and continues to remit the full premium, the employee (and their enrolled dependents) will continue to remain eligible under the eligibility terms of the contract for the period stated in the contract (assuming all other eligibility requirements are satisfied).

PHP ProClaim Self-Funded Employers:

- Under self-funded, each employer controls the eligibility for their group. Employer's eligibility guidelines are covered in their self-funded plan documents. Employers should review their plan documents for verification of eligibility. If the documents do not reflect the employer's intent, an amendment can be made. The PHP-ProClaim re-insurer must also agree to this amendment.
- If an employee is considered "on leave," employed with the intent to return to work, and a plan document indicates the employees are covered when they are on leave, the employee will continue to be covered (by the re-insurer) as long as premiums are paid.
- If an employee is "laid off," that would be considered a COBRA qualifying event. The employee would then be eligible for coverage through COBRA, if elected.
- Employers are encouraged to confirm with their brokers and/or ProClaim how they will handle eligibility for their group.

Who can I contact at PHP for additional questions?

PHP Employer Groups

Contact your PHP Account Manager

Families First Coronavirus Response Act

Signed into law March 18, 2020:

What is the Families First Coronavirus Response Act?

The **Families First Coronavirus Response Act (FFCRA)** requires certain employers to provide their employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. The Department of Labor's Wage and Hour Division administers and enforces the new law's paid leave requirements.

What is the effective date of the FFCRA, which includes the Emergency Paid Sick Leave Act and the Emergency Family and Medical Leave Expansion Act?

The FFCRA's paid leave provisions are effective April 1, 2020, and apply to leave taken between April 1, 2020, and December 31, 2020.

What paid leave provisions are made by the FFCRA?

Generally, the Act provides that covered employers must provide to all employees:

- *Two weeks (up to 80 hours) of paid sick leave at the employee's regular rate of pay* where the employee is unable to work because the employee is quarantined (pursuant to Federal, State, or local government order or advice of a health care provider), and/or experiencing COVID-19 symptoms and seeking a medical diagnosis; or
- *Two weeks (up to 80 hours) of paid sick leave at two-thirds the employee's regular rate of pay* because the employee is unable to work because of a bona fide need to care for an individual subject to quarantine (pursuant to Federal, State, or local government order or advice of a health care provider), or care for a child (under 18 years of age) whose school or child care provider is closed or unavailable for reasons related to COVID-19, and/or the employee is experiencing a substantially similar condition as specified by the Secretary of Health and Human Services, in consultation with the Secretaries of the Treasury and Labor.

A covered employer must provide to **employees that it has employed for at least 30 days**:

- *Up to an additional 10 weeks of paid expanded family and medical leave at two-thirds the employee's regular rate of pay* where an employee is unable to work due to a bona fide need for leave to care for a child whose school or child care provider is closed or unavailable for reasons related to COVID-19.

For fact sheets, FAQs, and additional information on the Families First Coronavirus Response Act, please visit U.S. Department of Labor: <https://www.dol.gov/agencies/whd/pandemic>

Coronavirus Aid, Relief, and Economic Security (CARES Act)

Signed into law March 27, 2020:

In recent weeks, new legislation has been passed providing federal and state assistance for businesses affected by coronavirus. Below are helpful resources that may offer more guidance for your business needs during this time.

- Here is a helpful **guide** prepared by Senator Mike Braun's office.
- Another useful **guide** from the U.S. Chamber of Commerce.

U.S. Small Business Administration Disaster Loan Assistance

The SBA provides low-interest disaster loans to help businesses recover from declared disasters such as coronavirus (COVID-19). You can learn more and apply on their website here.

- Here is a helpful **guide** prepared by Greater Fort Wayne.

Paycheck Protection Program

The Paycheck Protection Program prioritizes millions of Americans employed by small businesses, those with 500 or fewer employees, by authorizing up to \$349 billion toward job retention and certain other expenses.

Small businesses and eligible nonprofit organizations as described in the Small Business Act, as well as individuals who are self-employed or are independent contractors, are eligible if they also meet program size standards.

The U.S. Department of Treasury has published several resources to help:

- [U.S. Department of Treasury Paycheck Protection Program](#)
- [Program Overview](#)
- [Borrowers Information Sheet](#)
- [Borrowers Application Form](#)

Frequently Asked Questions About COVID-19

What is COVID-19?

A novel (new) coronavirus is a new coronavirus that has not been previously identified. The virus causing coronavirus disease 2019 (COVID-19), is not the same as the coronaviruses that commonly circulate among humans and cause mild illness, like the common cold. (CDC)

What are the symptoms of COVID-19?

The following symptoms may appear 2-14 days after exposure:

- Fever
- Cough
- Shortness of breath

How can I protect myself and my family from COVID-19?

There is currently no vaccine to prevent COVID-19. The best way to prevent this illness is avoiding exposure. Below are some preventative measures you can implement at home or at work.

1 Clean your hands often

- Wash your hands often with soap and water for at least 20 seconds, especially after you have been in a public setting, after blowing your nose, coughing and sneezing.
- If soap is not available, use hand sanitizer that contains at least 60% alcohol.
- Avoid touching your eyes, nose, and mouth with unwashed hands.

2 Avoid close contact with individuals who are sick

3 Stay home if you're sick

4 Cover coughs and sneezes

5 Clean and disinfect frequently touched surfaces daily.

- This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, and sinks

What should I do if I think I have COVID-19?

We encourage you to contact your primary care provider if you believe you have been exposed to the COVID-19 virus. If a medical professional assesses you and determines that you may have been exposed to COVID-19, they will direct you to an appropriate testing location.

If you need help finding a provider in your network, we encourage you to utilize our **Find A Doctor** tool on our website.

What can employers do to protect their workplace and employees?

The Allen County Department of Health has developed guidance to help prevent workplace exposures to illnesses such as COVID-19. It also provides planning considerations for employers in the event of an outbreak. Read more at phpni.com/blog/pandemic-preparedness-tips-for-employers

Who is most at risk?

Older adults and those who have underlying medical conditions such as heart disease, diabetes, and cancer are at a higher risk for developing more serious complications from COVID-19. Please consult your healthcare provider about any additional steps you can take to protect yourself. (CDC)

How can I stay up-to-date on the latest information surrounding COVID-19?

Information is evolving on a daily basis. Please refer to the following websites for up-to-date information.

- Centers for Disease Control & Prevention (CDC): www.cdc.gov/coronavirus/2019-nCoV/index.html
- Indiana State Department of Health: <https://coronavirus.in.gov/>
- Allen County Department of Health: www.allencountyhealth.com/get-informed/covid-19/