

Last updated 01/14/2022

Your health is our top priority. We want to keep you as informed and protected as possible during the COVID-19 pandemic. For the most up-to-date information on testing, symptoms, and benefits coverage related to COVID-19, please continue to visit our website and like VIVA HEALTH and/or VIVA MEDICARE on social media to be notified about new posts.

Members FAQs

COVID-19: Signs, Symptoms, Spread, Risks

What is COVID-19?

COVID-19 is the infectious disease caused by the coronavirus, which includes the family of viruses often responsible for the common cold.

What are the signs and symptoms of COVID-19?

The most common symptoms of COVID-19 are fever, tiredness, and dry cough. Loss of taste or smell are also symptoms particular to COVID-19. Some people have aches and pains, nasal congestion, runny nose, sore throat, or diarrhea. These symptoms are usually mild and begin gradually. You may not have all of these symptoms and still be infected.

Visit the **CDC's Symptom Checker** [here](https://www.cdc.gov/symptom-checker/) to enter your symptoms and help determine if you should contact your PCP.

Coronavirus (COVID-19)

COVID-19 is a new coronavirus that has been identified as the cause of an outbreak of respiratory illness globally.

SEVERE SYMPTOMS

- High fever (100.4 or higher)
- Pneumonia

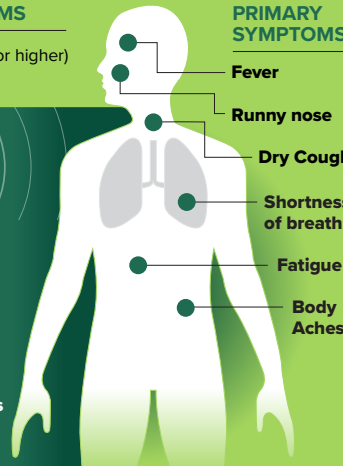
PRIMARY SYMPTOMS

- Fever
- Runny nose
- Dry Cough
- Shortness of breath
- Fatigue
- Body Aches

TRANSMISSION


Spread from person to person through sneezing or coughing.

Respiratory droplets containing the virus can remain on surfaces even after the ill person is no longer near.




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my mask protects you your mask protects me




COVID-19 CARRIER

CONTAGION PROBABILITY:
very likely



COVID-19 CARRIER

CONTAGION PROBABILITY:
unlikely



COVID-19 CARRIER

CONTAGION PROBABILITY:
very unlikely

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uab.edu/coronavirus

Can I be infected with COVID-19 and not have symptoms or feel badly?

Yes. Even if you are healthy and not experiencing symptoms, it's important that you do everything you can to reduce your risk and help reduce the risk of others, including social distancing. Symptoms may appear 2-14 days after exposure.

What is social distancing?

Social distancing is staying away from crowds or groups of 10 or more people. This will help reduce the spread of COVID-19. This could include but is not limited to attending concerts, sporting events, religious gatherings, going to movie theaters, or using public transportation, such as buses for travel. Even small groups of fewer than 10 people should maintain six feet of distance between each other to help prevent the spread.

How does COVID-19 spread?

The virus spreads through the air, person-to-person, through coughs, sneezes, talking or singing when droplets from an infected person land in the mouth or noses of people who are nearby (within about 6 feet).

How can I reduce my risk of contracting COVID-19?

The [CDC recommends](#) the following:

- Get vaccinated as soon as you are eligible and you can get an appointment. ([Click here](#) for more information on the COVID-19 vaccine.)
- Wear a mask to protect yourself and others.
- Stay 6 feet away from others who don't live with you.
- Avoid close contact with people who are sick.
- Avoid crowds.
- Avoid poorly ventilated spaces. If indoors with people who do not live with you, bring in fresh air by opening windows and doors, if possible.
- Wash your hands often. Wash your hands with soap and water for at least 20 seconds, especially after you have been in a public place, or after blowing your nose, coughing or sneezing. If soap and water are not available, use an alcohol based hand sanitizer with at least 60% alcohol.
- Cover coughs and sneezes.
- Clean and disinfect frequently touched surfaces daily.
- Monitor your health daily. Watch for fever, cough, shortness of breath, loss of smell or taste or other symptoms.

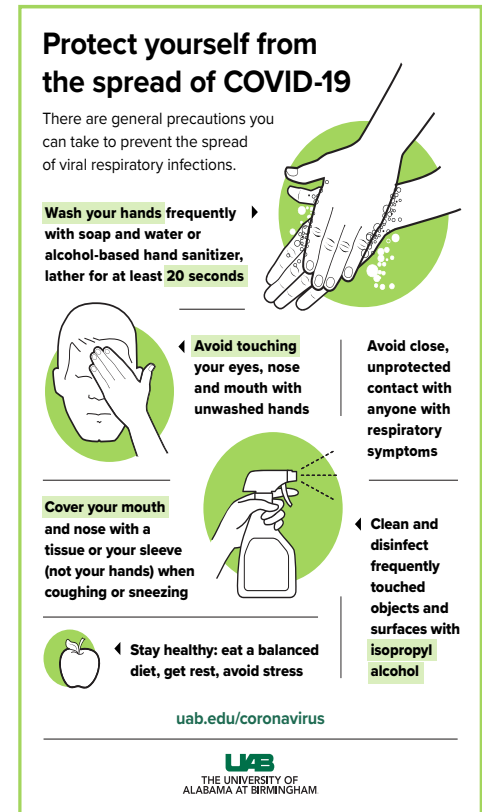
Are older people at more risk if they are exposed to COVID-19?

Yes. While most recover from the disease without requiring special treatment, older people and those with underlying medical problems—such as lung disease, heart problems, or diabetes—are believed to be more at risk of developing serious illness.

Do I have a higher risk of contracting COVID-19 if I have a chronic condition?

Based upon available information to date, those at high-risk for severe illness from COVID-19 include:

- People aged 65 years and older (risk increases with age, with greatest risk being 85 and older).
- People with one or more of the following conditions:
 - Cancer
 - Chronic kidney disease
 - COPD (chronic obstructive pulmonary disease)
 - Down Syndrome
 - Heart conditions such as heart failure, coronary artery disease or cardiomyopathies
 - Weakened immune system from solid organ transplant
 - Obesity (BMI of 30 or higher, with greater risk at 40 or higher)
 - Pregnancy
 - Sickle cell disease
 - Smoking
 - Type 2 diabetes



What should I do if I am at a higher risk of contracting COVID-19?

If you are at higher risk for serious illness from COVID-19 because of your age or because you have a serious long-term health problem, it is extra important for you to take actions to reduce your risk of getting sick with the disease.

- Get vaccinated as soon as you are eligible and can get an appointment. For more about the COVID-19 vaccine, [click here](#).
- Wear a mask when you go out in public or are around people you do not live with. If you meet with people, meet outdoors when possible and maintain social distancing.
- When you go out in public, keep away from others who are sick, limit close contact, and wash your hands often.
- Avoid crowds as much as possible.
- Avoid cruise travel and non-essential air travel.
- During a COVID-19 outbreak in your community, stay home as much as possible to further reduce your risk of being exposed.

Experiencing Symptoms & Testing

I am experiencing COVID-like symptoms. What should I do?

Call your Primary Care Physician (PCP). He/she may be able to test you in the office or can recommend a testing site.

If you are experiencing a **health emergency**, such as serious difficulty breathing, please call 911 and let them know you are concerned you may have COVID-19.

Does my PCP or another clinician have to approve me for testing?

No, but your PCP is your best resource to guide you, from helping you determine if you should be tested to helping you find an appropriate testing facility.

If my PCP says I need to be tested for COVID-19, how much will it cost?

VIVA HEALTH and VIVA MEDICARE are providing 100% coverage of federally or state-approved lab testing on all plans, except for back-to-work testing and tests done for public health surveillance.

Will I be charged for an office visit related to COVID-19 testing?

VIVA HEALTH Commercial members receive 100% coverage of federally or state-approved lab testing on all VIVA HEALTH plans, except for back-to-work testing and public health surveillance testing. No deductible, copayment, or coinsurance will apply to the lab test or to an in-network office visit, urgent care center visit, or emergency department visit related to such COVID-19 testing, when testing was the primary reason for the visit.

VIVA MEDICARE members receive 100% coverage of federally or state-approved lab testing for the coronavirus on all plans when medically appropriate. No deductible, copayment, or coinsurance will apply to the lab test or office visit, urgent care center visit, or emergency department visit when testing was the primary reason for the visit.

COVID-19 Antibody Testing

Q: What is COVID-19 antibody testing?

A: Antibody testing attempts to determine whether you had COVID-19 in the past and now have antibodies against the virus.

Q: Is the antibody test reliable?

A: Test reliability varies and antibody tests should not be used to diagnose a current infection in most cases because it can take 1-3 weeks after the infection for your body to make antibodies, according to the CDC.

Q: How do I know if I should have an antibody test?

A: Your primary care doctor is the best person to contact to see if an antibody test is medically appropriate for you. He or she will also ensure that if you are tested, your labs are sent to an approved lab that will use a reliable, Food and Drug Administration (FDA)-authorized test.

Q: I'm a VIVA MEDICARE member. Will I owe anything for a COVID-19 antibody test?

A: If you get an FDA-authorized COVID-19 antibody test from a VIVA MEDICARE provider or laboratory within VIVA MEDICARE's network, you will not owe anything. The provider will accept VIVA MEDICARE's payment as payment in full. If you pay out of pocket to a laboratory that is not in VIVA MEDICARE's network, you may end up paying some out-of-pocket costs. Please refer to the VIVA MEDICARE Provider Directory or call us if you need to confirm if a laboratory is participating. In addition, VIVA MEDICARE will not pay more than the amount Medicare has approved to pay for a test, and VIVA MEDICARE will not pay at all if the test you received was not FDA-authorized.

Q: I'm a VIVA HEALTH commercial member. Will I have to pay for a COVID-19 antibody test?

A: VIVA HEALTH will pay or reimburse at 100% coverage for an FDA-authorized test processed by an approved laboratory. If you pay out of pocket and it is not an FDA-authorized test, VIVA HEALTH will not reimburse you.

Telehealth

My provider wants to schedule a telehealth visit. What is this and how much will it cost?

Telehealth is used by physicians, physician assistants, and nurse practitioners to conduct evaluations of symptoms over the phone or video.

VIVA HEALTH Commercial members can click [here](#) for the most up-to-date information on telehealth coverage and costs.

VIVA MEDICARE members can click [here](#) for the most up-to-date information on telehealth coverage and costs.

Prescription Refills & Mail Order

I'm worried about going out to pick up my medications. What should I do?

Home delivery from our mail-order pharmacy is available on all plans for most medications.

If you are a **VIVA MEDICARE member**, please contact **CVS/Caremark** at **866-788-5146**.

If you are a **VIVA HEALTH Commercial member**, please contact **Express Scripts** at **855-778-1485**.

Member Services

What if I have questions that are not answered here?

If you are a **VIVA MEDICARE member**, please call **Member Services** at **1-800-633-1542**. **TTY users call 711**.

Hours are Monday - Friday, 8 a.m. - 8 p.m. From October 1st to March 31st, seven days a week, 8 a.m. - 8 p.m.

The Member Services phone number can also be found on your member ID card.

If you are a **VIVA HEALTH Commercial member**, please call **Customer Service** at **1-800-294-7780**. **TTY users call 711**. Monday - Friday, 8 a.m. - 5 p.m.

Where can I get up-to-date information on COVID-19?

VIVA HEALTH is committed to keeping members, employers, and providers informed about the coronavirus pandemic. We are diligently monitoring recommendations from the [Centers for Disease Control and Prevention \(CDC\)](#), [World Health Organization \(WHO\)](#), [Alabama Department of Public Health \(ADPH\)](#), and [University of Alabama Birmingham \(UAB\)](#).

Accurate, up-to-date information on coronavirus (COVID-19) testing, treatment, and benefits coverage can be found at vivahealth.com/coronavirus and on the [VIVA MEDICARE Facebook](#) page. To follow us on Facebook, click [here](#) and like the page.