Coronavirus Disease 2019 (COVID-19)
Frequently Asked Questions for Gold Coast Health Plan Members

Gold Coast Health Plan (GCHP) is monitoring the developments of COVID-19. Your health, wellness and safety are important to us. We will keep you informed about the latest recommendations from the Centers for Disease Control and Prevention (CDC) and help you navigate the health care system during this pandemic.

Q: What is Coronavirus Disease 2019 (COVID-19)?
A: COVID-19 is a respiratory illness that can spread from person to person. The virus that causes COVID-19 was first identified in Wuhan, China.

Q: What are the symptoms of COVID-19?
A: The following symptoms may appear 2-14 days after exposure:
   - Fever
   - Cough
   - Shortness of breath

Q: Is there a vaccine to prevent infection?
A: No. The best way to prevent illness is to avoid being exposed to this virus.

Q: How can I protect myself from getting COVID-19?
A: The best way to prevent illness is to avoid being exposed to this virus.
   - Avoid close contact with people who are sick.
   - Avoid touching your eyes, nose and mouth.
   - Wash your hands often with soap and water for at least 20 seconds, mainly after going to the bathroom; before eating; and after blowing your nose, coughing, or sneezing.
   - Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.

Q: I have a chronic condition that puts me at high-risk for COVID-19. What should I do?
A: According to the CDC, if you are at higher risk of getting sick from COVID-19, you should:
   - Stock up on supplies.
   - Take everyday precautions to keep space between yourself and others.
   - 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.
   - During a COVID-19 outbreak in your community, stay home as much as possible.
Q: I have symptoms of COVID-19. What should I do?
A: Your primary care provider is your point of contact for your health and testing for COVID-19. Call your doctor and explain your symptoms before going to the doctor’s office.

Q: Where do I get the COVID-19 test?
A: If your health care provider determines that you should be tested for COVID-19 and orders the test, they will work with local and state health departments to coordinate testing. The most common place for testing is the health care provider’s office or clinic. Several large labs are now offering COVID-19 testing in coordination with the Ventura County Department of Public Health. Your test may be sent to certain commercial labs authorized to perform the testing, a local public health lab, or to the CDC.

Q: I do not want to go to the doctor’s office. What should I do?
A: Call your provider’s office and ask if they offer telehealth services.

Q: Do I have to pay to be tested for COVID-19?
A: No. There is no fee for testing related to COVID-19.

Q: What happens if I think I have COVID-19 but testing determines I don’t have it? Will I then have to pay for services?
A: If your health care provider believes you should be tested for COVID-19, they will direct you to an approved testing location. The outcome of the test does not impact coverage or payment.

Q: My provider’s office is closed because of COVID-19. What do I do?
A: Call your provider’s office or after-hours service for guidance.

Q: Will GCHP cover telemedicine for testing or treatment of COVID-19?
A: Yes, GCHP must cover telemedicine if an in-network provider offers it and the services are medically necessary. Also, the services and how they are delivered must meet federal and state standards for protecting your medical information. Members may call their provider to see if they offer telemedicine or GCHP to help you in finding those providers who are contracted and offering telemedicine services.

Q: I can’t leave my home to get my prescription filled. What do I do?
A: Call your pharmacy to ask if they deliver. If they don’t, call OptumRx at 1-855-297-2870 / TTY 711 to request that your prescription be moved to a pharmacy that offers delivery or that it be mailed to you.

Q: Will I be able to refill my prescription now?
A: To ensure members have an uninterrupted supply of medications, GCHP has lifted restrictions on refills of chronic maintenance medications.
Q: The independent pharmacy where I have my prescriptions filled is closed because of COVID-19. What do I do?
A: Call your provider’s office and ask to have your prescription called-in to a pharmacy that is open.

Q: The chain pharmacy where I have my prescriptions filled is closed because of COVID-19. What do I do?
A: Go to another pharmacy within the same chain. They will have your prescription on file.

Q: I don’t have transportation to get to a pharmacy or to see a medical provider. How can I get there?
A: GCHP’s vendor, Ventura Transit System (VTS), can provide transportation for Plan members who are in need. Members can call VTS at 1-855-628-7433. If you use a TTY, call 711.

Q: I have some planned travel. What should I do if I get sick while traveling? Will my care be covered?
A: Out-of-network emergency care is covered if it is delivered at an emergency department until you are stabilized.

Q: Will health insurance providers cover medical supplies such as masks, gloves, or disinfectant that people may want?
A: Most of these supplies are not currently covered by insurance plans or reimbursed by insurance providers. Some of these supplies may be included in the services provided by home care providers under your GCHP coverage for certain medical conditions currently under treatment.

Q: Where can I get updated information on COVID-19?
A: For updated information, go to the Centers for Disease Control and Prevention website at www.coronavirus.gov. For local information, visit www.vcemergency.com.

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ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-888-301-1228 (TTY: 1-888-310-7347).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-301-1228 (TTY: 1-888-310-7347).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-301-1228 (TTY: 1-888-310-7347)。