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. During this pandemic, we will keep you informed with the latest recommendations and help you navigate the health care system.

About COVID-19

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.

COVID-19 Testing

Q: Where can I get the COVID-19 test?
A: Your primary care provider will determine if you should be tested for COVID-19 at the provider office or clinic.

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.

Contacting Your Primary Care Provider (PCP)

Q: My doctor’s office is closed because of COVID-19. What do I do?
A: Call your doctor’s office or the advice nurse line at 1-805-437-5001 or 1-877-431-1700 (toll-free). If you use TTY, call 711.

Q: Will GCHP cover telehealth for testing or treatment of COVID-19?
A: Yes. GCHP must cover telehealth 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 telehealth or GCHP to help you in finding those providers who are contracted and offering telehealth services.

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

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.
Pharmacy

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 does offer delivery or ask that it be mailed to you.

Q: Is it safe to have my prescription mailed to me?
A: Yes. If you are expecting your prescription to arrive, please make sure to check your mailbox immediately after your mail arrives.

Q: Will I be able to refill my prescription now?
A: GCHP will now allow members to get up to 90 days of their chronic maintenance medication at a time. If your medication refill is too soon, ask your pharmacy to call OptumRx for an override.

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: Have pharmacy hours changed because of COVID-19?
A: Pharmacies may have reduced hours. You should call your pharmacy directly to verify when it 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: My medication needs a prior authorization. I’m worried that I won’t be able to see my doctor to have it done. What do I do?
A: GCHP has extended all prior authorizations for chronic medications that will expire before May 1 for 90 days. Call your doctor to ask them to ask for a prior authorization. If you can’t get ahold of your doctor’s office, ask your pharmacist to call OptumRx for an authorization override.

Q: My pharmacy is not able to get my medication due to a shortage. What do I do?
A: Your pharmacy may be able to transfer your medication to some other pharmacy that has it in stock. Or, your doctor may be able to prescribe a similar medication that is available. Ask your pharmacy to help you get a new prescription or transfer your prescription.

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: Will health insurance providers cover medical supplies such as face 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. GCHP is temporarily covering disinfectants through the pharmacy benefit. Other supplies, including masks and gloves, are not covered. Your pharmacy will need a prescription for disinfectants from your doctor to bill it to GCHP. Supplies are limited. Check with your local pharmacy for availability.

Resources

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