



# Virtual HEALTHCARE

WHERE AND WHEN YOU NEED IT



## COVID TESTING

MUST members won't pay copays, deductibles or coinsurance for testing to diagnose COVID-19 or for testing-related visits with in-network providers, whether the visit is at the provider's office, urgent care, the emergency room or by telehealth. Their doctor doesn't have to receive prior authorization to test for COVID-19.

Non-COVID-19 doctor's visits, along with other non-COVID-19 related tests and services (like hospitalization and ER services), are covered, consistent with your benefit plan. This means you may have a copay, coinsurance or deductible for visits or other services, depending on the terms of your benefit plan.

*\*Virtual Visits and telehealth are subject to the terms and conditions of your benefit plan, including benefits, limitations, and exclusions. Non-emergency medical service in Montana and New Mexico is limited to interactive online video. Non-emergency medical service in Arkansas and Idaho is limited to interactive online video for initial consultation. Other State law limitations and rules may apply.*

*MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Montana. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE operates subject to state regulations and may not be available in certain states. MDLIVE is not an insurance product nor a prescription fulfillment warehouse. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services.*

## TELEHEALTH (Virtual Visits)

MUST members can access telehealth benefits for covered services. These benefits provide access to care while reducing risk of exposure to COVID-19 or other viruses. These telehealth benefits are not specific to the treatment of COVID-19.

**For a short time, MUST will end cost-sharing for medically necessary, covered medical and behavioral health services with in-network providers delivered through telemedicine.**

This includes telehealth visits (including behavioral health) covered as a regular office visit in accordance with benefit plan terms for in-network providers who offer the service through two-way, live interactive telephone or digital video consultations.

Until 12/31/20, MUST will continue to consider whether to extend the timeframe of this temporary cost-sharing change.

**Virtual Visits benefit\* powered by MDLIVE**, the doctor is in 24/7/365. Employees can consult a board-certified doctor for non-emergency situations by phone, mobile app or online video. Virtual Visits doctors can even send e-prescriptions to their local pharmacy.

Visit [bcbsmt.com](https://bcbsmt.com) and click the Sign Up or Log In tab to access your Blue Access for Members (BAM) account. Once logged in, access Virtual Visits from the quick links on the left.

### **Bilingual 24/7 Nurseline—877.213.2565**

Employees who think they've been exposed to COVID-19 can call the 24/7 Nurseline. The 24/7 Nurseline can help them identify some options if they're sick. Nurses are available at **877.213.2565**, 24 hours a day, seven days a week.