

Applies to: All markets

How We're Responding to Coronavirus (COVID-19)

At Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ), our top priorities are the health and well-being of our members and employees.

We are closely following the news about COVID-19. Don Liss, MD, Vice President and Chief Medical Officer, is leading Horizon BCBSNJ's cross-functional Executive Response Team and Risk Group focused on the Company's preparedness and response efforts to COVID-19.

Horizon BCBSNJ maintains a sound Business Continuity Management Program and Plan that is regularly reviewed, updated and tested. Our plan ensures that we, and any mission-critical vendors on which we rely, are able to recover business operations within 24 to 72 hours after a disruption. As part of our vendor delegation process, we review all of our vendor Business Continuity Plans and redundant capabilities annually. Horizon BCBSNJ is working closely with these vendors to mitigate any potential disruption related to COVID-19.

Effective immediately, Horizon BCBSNJ is taking the following steps for our fully insured members, as well as members covered by the State Health Benefits Program (SHBP) and the School Employees' Health Benefits Program (SEHBP). We will continue to work with other self-insured customers that provide coverage for their employees on their specific plan designs.

Horizon BCBSNJ will waive prior authorization requirements for diagnosis of COVID-19, including:

- Waiving prior authorization for a visit to a primary care physician, urgent care center or Emergency Room (ER) for evaluation of possible indicators of COVID-19 infection (fever, cough and shortness of breath).
- Waiving prior authorization for the diagnostic test for SARS-CoV-2, the etiologic agent of COVID-19.
- Waiving prior authorization for lab studies or diagnostic testing required during an ER evaluation or inpatient hospital stay.

Horizon BCBSNJ will waive cost sharing for all services associated with the diagnosis of COVID-19 per Centers for Disease Control and Prevention (CDC) guidelines, including:

- Waiving cost-sharing obligations for all charges associated with a visit to an in-network primary care physician or urgent care center or an in-network or out-of-network Emergency Room (ER) for evaluation of symptoms identified by the CDC as possible indicators of COVID-19 infection (fever, cough and shortness of breath).
- Waiving cost-sharing obligations for all charges associated with a visit to an in-network primary care physician or urgent care center or an in-network or out-of-network ER for COVID-19 testing for members who know they have been exposed to an individual diagnosed with COVID-19.
- Waiving cost-sharing obligations at in-network and out-of-network labs for charges associated with the delivery of services connected to CDC-approved lab studies or tests for COVID-19 for members who know they have been exposed to an individual diagnosed with COVID-19 or with symptoms identified by the CDC as possible indicators of COVID-19 infection (fever, cough and shortness of breath).

Horizon BCBSNJ will increase access to prescription medications

We will waive early medication refill limits on 30-day prescription maintenance medications (consistent with a member's benefit plan) and/or encourage members to use their 90-day mail order benefit. Horizon BCBSNJ will also ensure formulary flexibility if there are shortages or access issues and not hold patients liable for additional charges stemming from obtaining a non-Preferred medication resulting from shortages or access issues.

[Learn more](#) about what Horizon BCBSNJ is doing to ensure our members have continued access to the care they need.

