



Frequently Asked Questions for Members

About COVID-19

1. What is COVID-19?

Coronavirus disease or COVID-19 is a disease caused by the Coronavirus (SARS-CoV-2 virus). According to the Centers for Disease Control (CDC), most people infected with the COVID-19 virus will experience mild to moderate symptoms. However, some people can become seriously ill and require medical attention.

2. How is the virus spread?

The COVID-19 virus is spread by:

- Breathing in the air when you are close to an infected person who is exhaling small droplets by sneezing or coughing
- Having small particles or droplets containing the virus land on your nose, eyes or mouth
- Touching eyes, nose, or mouth with hands that have the virus on them.

3. What is community spread and why should I be concerned?

Community spread means people have been infected with the virus in a particular area. Each health department determines community spread differently based on local conditions. Visit the [Virginia Department of Health's website](#) for more information about community spread in Virginia.

4. What should I know about variants?

Viruses are constantly changing and mutating. New variants will continue to emerge. The CDC and other public health organizations monitor variants of the COVID-19 virus. Taking steps to reduce the spread of infection, including getting a COVID-19 vaccine, can protect you and your family against getting the disease. Vaccination also reduces the risk of severe illness, hospitalization, and even death from COVID-19. COVID-19 booster doses are recommended for adults ages 18 and older. Teens 16–17 years old who received Pfizer-BioNTech COVID-19 vaccines can get a booster dose if they are at least 6 months post their initial Pfizer-BioNTech vaccination series.

5. What is the Delta variant?

The Delta variant is a highly contagious SARS-CoV-2 virus strain that was first identified in India in December 2020. The first Delta case in the United States was diagnosed in March 2021. The Delta variant seems to spread more quickly than the original COVID-19 virus, thus causing more COVID-19 Delta cases.

Taking steps to reduce the spread of infection, including getting a COVID-19 vaccine, can protect you and your family against getting the disease. Vaccination also reduces the risk of severe illness, hospitalization, and even death from COVID-19. Wearing masks also offer individuals some protection against variant strains.

6. What is the Omicron variant?

The Omicron variant is a highly contagious mutation of the SARS-CoV-2 virus. The Centers for Disease Control (CDC) and other global health organizations scientists are partnering to learn more about this variant. Omicron seems to spread more quickly than the original COVID-19 virus. Current vaccines are expected to protect against severe illness, hospitalizations, and deaths due to infection with the Omicron variant. Wearing masks also offer individuals some protection against variant strains.

7. Do the vaccines protect against variant strains of the COVID-19 virus?

New variants of the virus that cause COVID-19 are spreading in the United States. According to the Center for Disease Control and Prevention (CDC), current data suggests that COVID-19 vaccines authorized for use in the United States offer protection against most variants. However, some variants might cause illness in some people after they are fully vaccinated.

8. Who is at risk for severe illness?

Some people are more likely than others to become seriously ill when exposed to the COVID-19 virus. This means they might require hospitalization, a ventilator to help them breathe, and even intensive medical care.

According to the Centers for Disease Control (CDC), the following groups are at an increased risk for serious illness caused by COVID-19:

- Older people are more likely to be hospitalized or die from COVID-19, and CDC studies show that adults 65 and older who are fully vaccinated with the Pfizer or Moderna vaccines have a 94 percent reduced risk of COVID-19 related hospitalization.
- Individuals of all ages who have certain medical conditions or who have a weakened immune system are more likely to have severe illness. Visit the [CDC website](#) to learn more.
- Women who are pregnant, recently pregnant, or who are breastfeeding should get vaccinated. Learn more through the [CDC website](#)

9. What is the best way to protect me and my family from COVID-19?

The best way to prevent the illness is to avoid exposure:

- Get your COVID-19 vaccines as soon as possible.
- Wash your hands often with soap and water for at least 20 seconds.
- If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol.
- Cover your cough and sneeze with a tissue, which you should discard in the trash.
- Stay home when you are sick.
- Use an approved telehealth option or see your doctor if you think you are ill.
- Avoid close contact with people who are sick
- Avoid touching your eyes, nose, and mouth

- Clean and disinfect frequently touched objects and surfaces.

10. Where can I learn more about COVID-19?

Virginia Premier continues to actively monitor the pandemic. We will provide additional information as it becomes available. We recommend that you visit the [Virginia Department of Health](#) (VDH) and [Centers for Disease Control](#) (CDC) websites for more information.

11. Can children ages 5-11 receive the COVID-19 vaccine?

On November 2, 2021, the Centers for Disease Control recommended children ages 5-11 years old get the Pfizer-BioNTech (Comirnaty) COVID-19 vaccine. Children will receive a separate vaccine formulation identified by an orange cap of the Pfizer-BioNTech vaccine that has one-third the dose given to adolescents and adults. The vaccine will be administered using a smaller needle. If a child turns 12 between the waiting period of their first and second dose, they will be given an adult dose for their second shot.

COVID-19 Vaccines

1. What COVID-19 vaccines are available?

Three vaccines are authorized under emergency use or approved by the Food and Drug Administration (FDA) for use in the United States to prevent COVID-19:

Vaccines		
Pfizer Inc/BioNTech	Moderna	Johnson & Johnson's Janssen
Age recommendations: 5-15 years of age and older	Age recommendations: 18 years of age and older	Age recommendations: 18 years of age and older
Doses of vaccines required to be fully vaccinated: Two doses given 21 days apart	Doses of vaccines required to be fully vaccinated: Two doses given 28 days apart	Doses of vaccines required to be fully vaccinated: A single dose

About the recently fully- approved Pfizer-BioNTech COVID-19 vaccine

The FDA approved the Pfizer-BioNTech vaccine for the prevention of COVID-19 disease in individuals 16 years of age and older. It will now be marketed as Comirnaty (koe-mir'-na-tee). Pfizer did not change the ingredients of the vaccine, only its name.

1. Are the vaccines safe and effective?

Yes. While these vaccines were developed quickly, the Federal Drug Administration (FDA) maintains rigorous standards and procedures to ensure the safety of any vaccine. Clinical trials must show COVID-19 vaccines are safe and effective before use. People of different ages, races, ethnicities, and those with different medical conditions, have participated in these trials.

2. Does the vaccine protect me against the variants?

The Delta and Omicron variants are spreading in the United States. According to the Center for Disease Control and Prevention (CDC), current data suggests that COVID-19 vaccines authorized for use in the United States offer protection against most variants. However, some variants might cause illness in some people after they are fully vaccinated.

3. What should I know about these vaccines?

You will not get COVID-19 from a vaccine. None of the vaccines authorized by the FDA contain the live virus that causes COVID-19. These vaccines were developed using new vaccine technology (mRNA), which will teach our own immune system to recognize and fight the virus that causes COVID-19. The FDA makes sure all vaccines go through an extensive process to confirm levels of safety. The FDA-authorized COVID-19 vaccines went through this process. The FDA continues to review clinical data about the vaccines.

4. How can I sign-up for a vaccine and where should I go to get vaccinated?

COVID-19 vaccines are available at many locations. Visit these sites to find a vaccine provider near you:

- Sign-up for your free COVID-19 vaccine at [vaccines.gov](https://www.vaccines.gov).
- [Vaccinate Virginia](https://www.vaccinatevirginia.com)

5. Does my Virginia Premier health plan cover the COVID-19 vaccine?

All COVID-19 vaccines will be free for members. There is a significant effort to ensure the COVID-19 vaccine is distributed equitably throughout all communities and those at the highest risk will have the opportunity to receive a vaccine.

6. Should I get the vaccine if I am pregnant?

According to the Centers for Disease Control (CDC), women who are pregnant, thinking about becoming pregnant or who were recently pregnant or are breastfeeding are recommended to get a COVID-19 vaccine.

Although the overall risks are low, women who are pregnant or recently pregnant are at an increased risk for severe illness from COVID-19 when compared to people who are not pregnant. Women who have COVID-19 during pregnancy are at increased risk for preterm birth (delivering the baby earlier than 37 weeks), and stillbirth, and might be at increased risk for other pregnancy complications.

7. If I have already had COVID-19, should I get the vaccine?

Yes, there is not currently enough information available to say if or for how long after infection someone is protected from getting COVID-19 again. Once you recover from COVID-19, you should get the COVID-19 vaccine. You cannot receive the vaccine while you have an active COVID-19 infection.

8. How do these vaccines work?

How the COVID-19 Vaccine Works		
Pfizer-BioNTech	Moderna	Johnson & Johnson --
Delivers genetic material (mRNA) that tells the body how to produce the coronavirus spike protein. The immune system reacts to the spike protein and builds a defense against it.	Delivers genetic material (mRNA) that tells the body how to produce the coronavirus spike protein. The immune system reacts to the spike protein and builds a defense against it.	Uses a virus (adenovirus) that can't replicate or harm the body to carry information to cells about how to produce the coronavirus spike protein. The body's immune system reacts to the spike protein by building a defense against it.

9. Should I expect side effects from the vaccine?

Adults and children getting the vaccine may experience some minor side effects, which are normal signs that their body is building protection against the virus. These minor side effects usually go away after a day or two.

Common side effects include:

- Minor pain, redness, or swelling at the injection site
- Tiredness or fatigue
- Fever or chills
- Muscle pain
- Headache
- Nausea

10. What should I do if I do not feel well after getting the vaccine?

Talk to a doctor about taking over-the-counter medicine, like ibuprofen, acetaminophen, or aspirin for any discomfort experienced after getting vaccinated.

Ask your child's healthcare provider for advice on using a non-aspirin pain reliever and other steps you can take at home to comfort your child after vaccination.

The CDC does not recommend taking these medicines before vaccination to prevent side effects.

11. When is someone considered to be fully vaccinated?

Everyone is considered to be fully vaccinated two weeks after receiving their second dose in a two-shot series, such as the Pfizer-BioNTech or Moderna vaccines, or two weeks after a single-dose vaccine, such as the J&J/Janssen vaccine.

If you receive a Pfizer-BioNTech (Comirnaty) or Moderna vaccine, you must take two doses for immunity. Full immunity (up to 95% effectiveness) will be achieved 14 days after your second dose. If you receive a Johnson & Johnson vaccine, full immunity (up to 66% effectiveness) will be achieved 14 days after you get the vaccine. We are still learning how well the vaccines prevent the spread of COVID-19 and how long protection

from the vaccine lasts. After you are vaccinated, you should continue to wear a mask per CDC guidelines, watch your distance, and wash your hands often until we can get more people vaccinated.

12. What do I need to know about booster vaccines?

Three COVID-19 vaccines are authorized or approved for use in the United States to prevent COVID-19. While Pfizer and Moderna are the preferred vaccines, J&J may be considered in [certain situations](#).

Booster Vaccines		
	Who should get the booster?	When should you get the booster?
Pfizer -BioNTech	Everyone 12 years and older Teens 12–17 years old may only get a Pfizer-BioNTech COVID-19 vaccine booster	At least 5 months after completing your primary COVID-19 vaccination series
Moderna	Adults 18 years and older	At least 5 months after completing your primary COVID-19 vaccination series
Johnson & Johnson's Janssen	Adults 18 years and older The Pfizer or Moderna vaccines are preferred as boosters	At least 2 months after completing your primary COVID-19 vaccination series

You may now choose which vaccine you wish to receive as a booster. Some people may prefer the vaccine type that they originally received, while others may choose to get a different booster.

The CDC recommends that people with moderately to severely compromised immune systems receive an additional dose of mRNA COVID-19 vaccine at least 28 days after the second dose of [Pfizer-BioNTech COVID-19 vaccine](#) or [Moderna COVID-19 vaccine](#).

Learn more about booster vaccines, visit [cdc.gov](https://www.cdc.gov).

13. How can I prepare for the booster vaccine and what should I expect?

You should bring your CDC vaccination card to your booster shot appointment so your provider can fill in the information about your booster dose. If you did not receive a card at your first appointment, contact the vaccination site where you got your first shot or your [state health department](#) to find out how you can get a card.

You may experience [side effects](#) after getting a COVID-19 vaccine. These are normal signs that your body is building protection against COVID-19.

14. How do these vaccines work?

Both the Pfizer Inc./BioNTech and Moderna vaccines deliver genetic material (mRNA) that tells the body how to produce the coronavirus spike protein. The immune system reacts to the spike protein and builds a defense against it.

15. Do I still need to practice social distancing and wear a mask if I get the vaccine?

It is still unknown if you can transmit the COVID-19 virus to others after receiving the vaccine. This is why you must still follow all safety guidelines after vaccination and continue to wear a mask. Learn more <https://www.cdc.gov/coronavirus/2019-ncov/vaccines/fully-vaccinated.html>

COVID-19 Symptoms

1. What are the symptoms of COVID-19?

COVID-19 symptoms may appear between two and 14 days after exposure to the virus. People with COVID-19 have had a number of symptoms ranging from mild to severe illness, including:

- fever or chills
- loss of taste or smell
- cough
- sore throat
- shortness of breath or difficulty breathing
- congestion or runny nose
- fatigue
- nausea or vomiting muscle or body aches
- diarrhea
- headache

2. What should I do if I think I or a family member is infected with COVID-19?

If you are experiencing symptoms similar to a common cold or the flu and think you have been exposed to COVID-19, please contact your primary care physician to get tested.

If you can't reach your doctor then call our 24/7 Nurse Line which is available 24 hours a day, seven days a week. The number is on the back of your ID card.

3. Are any fees waived for Medicaid members?

The Department of Medical Assistance Services (DMAS) has eliminated copayments for all Medicaid and Family Access to Medical Insurance Security (FAMIS) members. More information can be found on the Cover Virginia website at coverva.org.

4. When should I quarantine or isolate myself?

If you have been in close contact with someone who has COVID-19 and you are not up-to-date with your COVID-19 vaccines, then you should quarantine. Here is what you should do:

- Stay home and away from others for at least five days
- Wear a well-fitted mask if you must be around others

- Get tested five days after exposure
- Watch for COVID-19 symptoms for up to 10 days after exposure

If you have been fully vaccinated and are up to date on your COVID-19 vaccines, you do not need to stay at home unless you exhibit symptoms of COVID-19.

If you develop or display symptoms, you should isolate yourself. Here is what you should do:

- Stay home and separate yourself away from others for at least five days
- Use a separate bathroom if possible
- Don't share personal items with others including dishes, towels and utensils.
- Wear a well-fitted mask if you must be around others
- Talk with your doctor and get tested promptly
- Monitor COVID-19 symptoms for severity.
- If you have difficulty in breathing, seek emergency care immediately.

People who have tested positive for COVID-19 regardless of their vaccination status should isolate themselves according to the [Centers for Disease Control \(CDC\) guidelines](#).

5. How long do I need to quarantine or isolate myself?

The Centers for Disease Control recently updated its guidelines on COVID-19.

To calculate quarantine time: The date of your exposure is considered day 0. Day 1 is the first full day after your last contact with a person who has had COVID-19. Stay home and away from other people for at least 5 days.

To calculate isolation time: Day 0 is your first day of symptoms or a positive viral test. Day 1 is the first full day after your symptoms developed or your test specimen was collected. If you have COVID-19 or have symptoms, isolate for at least 5 days. You can end isolation after five full days if you are fever-free for 24 hours without the use of fever-reducing medication and your other symptoms have improved. Other symptoms, such as loss of smell and taste, should improve over time.

6. What if you are caring for someone who is sick?

If you are caring for someone who is sick with COVID-19 at home then you should follow the Centers for Disease Control (CDC) guidelines on [how to protect yourself](#) and others in the household against COVID-19.

Here are a few things you can do to help someone who is sick with COVID-19:

- Follow their doctor's instructions for care and medication
- Keep their doctor's phone number handy in case of an emergency
- Make sure the sick person drinks plenty of fluids
- Provide support by helping get groceries and prescriptions refilled and delivered to the home.

- Care for pets and try to keep them away from the sick person while they are isolated.

7. What if I test positive for COVID-19, when should I seek emergency medical attention?

While most people will have mild to moderate symptoms of COVID-19, some people may experience serious illness because of the virus. You should seek emergency medical care if you:

- Experience trouble breathing
- Have persistent pain or pressure in your chest
- Have trouble staying awake or difficulty waking up
- Experience new confusion
- Have pale grey or blue-colored skin, lips, or nail beds

These are just a few of the potential emergency signs for seeking immediate medical care. Please call your medical provider to consult about other symptoms and severity concerns.

8. What will Virginia Premier cover during the COVID-19 Public Health Emergency?

Virginia Premier is waiving member cost-share on the following through June 30, 2021:

- all telehealth visits, including telephone only, with any in-network care provider
- any necessary in-network or emergent out-of-network diagnostic testing and/or treatment of COVID-19.

Meaning, you should not receive a bill for these services.

Pre-authorization requirements for out-of-network services will be waived as appropriate for Medicaid members. The Department of Medical Assistance Services (DMAS) has eliminated copayments for all Medicaid and Family Access to Medical Insurance Security (FAMIS) members. More information can be found on the Cover Virginia website at coverva.org.

End dates may vary for Medicaid and Medicare members.

Over-the-Counter COVID-19 Test Kits

- If you are enrolled in Medicare: Members have the ability to utilize their over-the-counter (OTC) allowance to purchase OTC COVID-19 tests. Medicare members can order COVID-19 test kits through our partner, NationsOTC. OTC COVID-19 test kits are available for ordering [online](#) or by calling 1-877-438-7521 (TTY: 711), 24 hours a day, 7 days a week, 365 days a year. Kits will be delivered within 7-10 days. Members should have their Virginia Premier member ID number and plan ID handy when ordering.
- If you are enrolled in a Medicaid plan: Effective February 7, 2022, FDA approved COVID-19 OTC Antigen and Molecular Home Test kits from a network pharmacy are covered with no cost to the member. Test kits must have a national drug code (NDC) for the network pharmacy to submit a claim to Virginia Premier. Some test kits may have age restrictions. A prescription may be required for the network pharmacy to submit a

claim; members should contact their pharmacy or provider to obtain the necessary prescription when required. Each member will have coverage of two (2) tests per day with a maximum of eight (8) tests every 30 days. (Please note that many tests are packaged in pairs, so this may mean four (4) kits of two tests per member.)

- Every home in the U.S. is eligible to order 4 free at-home COVID-19 tests through covidtests.gov. Orders will usually ship in 7-12 days.

1. Does my plan offer coverage for over-the-counter (OTC) COVID-19 test kits?

Medicare

At this time, Medicare members are encouraged to access testing through their doctor's office, laboratories, or community testing sites. We are not required to cover the over-the-counter COVID test kits. As a result, we are not reimbursing members for purchased OTC COVID-19 test kits. Medicare members will have the ability to utilize their over-the-counter (OTC) allowance to purchase OTC COVID-19 tests. Medicare members will also have the ability to order COVID-19 test kits online through our partner [NationsOTC](#). OTC COVID-19 test kits will be available for ordering soon and kits will be delivered within 48 hours. Members should have their member ID number handy when ordering. Please check back here for continued updates and links for ordering.

Medicaid

At this time, Medicaid members are covered for on-site COVID-19 testing. We are expecting further guidance from the state on how Medicaid members will be covered for OTC COVID-19 tests.

Tests may vary. Please use the instructions provided with the test kit you received in the mail. For adults, insert the entire soft end of the swab into your nostril no more than $\frac{3}{4}$ of an inch (1.5 cm.) into your nose. With children, the maximum depth of insertion into the nostril may be less than $\frac{3}{4}$ of an inch, and you may need to have a second person hold the child's head while swabbing.

Helpful Reminders for Over-the-Counter COVID-19 Test Kits

Do

- Only swabs in the kit are approved for use. Do not use other swabs.
- Keep test kit and materials out of the reach of children and pets, before and after use.
- Remove any piercings from the nose before starting the test.
- Avoid using excessive force, pressure, or bending the swab when inserting into the nose.
- Only use the swab in the nose. Do not swab the mouth, tongue, teeth, cheeks, or gums.
- Avoid exposure of your skin, eyes, nose, or mouth to the solution in the extraction tube.

Don't

- Do not use on anyone under two years of age.
- Do not open the kit contents until ready to use.

- Do not use the test after the expiration date.
- Do not use the test if the pouch is damaged or open.
- Do not reuse any kit components. Do not use with multiple specimens.
- Do not eat, drink, or use nasal sprays for at least 30 minutes before collecting a nasal sample.
- Do not use on anyone who is prone to nosebleeds.
- Do not use on anyone who has had facial injuries or head injuries in the past six months.
- Do not use on anyone who has had facial or sinus surgery in the past six months.
- Do not touch the soft end of the swab when handling the swab.
- Do not ingest any kit components.

2. What should I do if I get the reagent solution in my eye?

The reagent solution in the tube contains hazardous ingredients. If the solution contacts the skin or eye, flush with plenty of water for at least 15 minutes. If irritation persists, seek medical advice from the Poison Control Center poison.org/contact-us at 1-800-222-1222.

3. What should I do if I get the reagent solution on my skin?

The reagent solution in the tube contains hazardous ingredients. Remove all contaminated clothing immediately. Wash skin with plenty of water for at least 15 minutes. Immediate medical attention is required.

4. What should I do if I get the reagent solution on my mouth?

The reagent solution in the tube contains hazardous ingredients. Clean mouth with water. Do not induce vomiting. Seek emergency medical care or call the Poison Control Center immediately.

5. What should I do if I experience a nosebleed after performing the test?

You should keep upright, pinch the soft parts of the nose together between your thumb and finger, and hold pressure for five minutes. Repeat if necessary. Blow your nose as little as possible and only very gently. Seek emergency medical care if bleeding lasts longer than 20 minutes, if bleeding is heavy and a lot of blood is lost if there is difficulty breathing, if a lot of blood has been swallowed and leads to vomiting, or if the person is on a blood thinner or has a clotting disorder and the bleeding does not stop.

To limit the possibility of COVID-19 exposure while getting prescription medications Virginia Premier is allowing members access to Home Delivery.

Home Delivery Option Our mail order or specialty pharmacies can deliver a 90-day supply of medications to our members' homes. For more information on how to sign up for home delivery, members can visit:

Medicare: VirginiaPremier.com/pharmacy

Medicaid Members: 90-Day Refills Virginia Premier now allows members to fill 90-day supplies of most medication at most retail pharmacies. No copayments will apply.

If you don't have a prescription for a 90-day supply, talk to your physician to see if a 90-day supply would work for you.

6. Does Emergency Travel Assistance through Assist America have exclusions or limitations for services?

If you have emergency travel assistance and are hospitalized while traveling, Assist America will monitor your medical care; they will follow any local restrictions in place. At this time, Assist America does not have geographical limitations.

Transportation services will not be covered during pandemics. Local government restricts travel logistics for pandemics. Virginia Premier recommends that covered members register to receive Assist Alerts prior to any planned travel. To receive the Assist Alerts, members can sign up at assistamerica.com.

7. Where can I get more information or updates about COVID-19? For more information, please visit the CDC website at cdc.gov. Medicaid members have additional resources on the Cover Virginia website at coverva.org.