

How to use this FAQ

The following is an FAQ to assist you in answering employee questions. Please refer employees to sharphealthplan.com/covid19faq for the latest information.

Is testing for COVID-19 covered by my insurance?

Yes. Sharp Health Plan covers COVID-19 screening and/or testing when recommended by your health care provider as medically necessary.

Will I have to pay for COVID-19 screening and/or testing?

No. Sharp Health Plan has reduced the cost-share (or what you pay out of pocket) to \$0 for all medically necessary screening and testing for COVID-19. This includes hospital (including emergency department), urgent care, and provider office visits for the purpose of screening and/or testing for COVID-19.

What is COVID-19?

The respiratory virus was first identified in Wuhan, Hubei Province, China, in late 2019. This virus likely emerged from an animal source and is now spreading from person to person. While some viruses, like the flu and measles, are highly contagious, others are less so. World health leaders and scientists are trying to identify how COVID-19 is spreading and how to contain it.

How can I protect myself?

There is currently no vaccine to prevent COVID-19. [The National Institutes of Health \(NIH\)](https://www.nih.gov) is developing a vaccine, though it could be more than a year until one becomes available. While scientists work to develop a vaccine, the best way to prevent infection is to avoid being exposed to this virus. The [Centers for Disease Control and Prevention \(CDC\)](https://www.cdc.gov) recommends everyday preventive actions to help stop the spread of respiratory viruses, including:

- Wash your hands often with soap and water for at least 20 seconds. Use an alcohol-based hand sanitizer that contains at least 60% alcohol if soap and water are not available.
- Avoid touching your eyes, nose and mouth with unwashed hands.
- Avoid close contact with people who are sick.
- Stay home when you are sick.
- Cover your entire mouth and nose when you cough or sneeze. Don't use your hands, and instead use your bent elbow or a tissue, then throw the tissue in the trash. Follow by washing your hands.
- Clean and disinfect frequently touched objects and surfaces.

What should I do if I come into contact with a person who potentially has coronavirus?

If you have had close contact with someone who is confirmed to have, or being evaluated for, coronavirus, the World Health Organization recommends staying at least three feet away. You should also:

- Monitor your health starting from the day you first had close contact with the person.
- Continue monitoring for 14 days after you last had close contact with the person.
- Watch for these signs and symptoms:
 - Fever (take your temperature twice a day)
 - Cough
 - Runny nose
 - Sore throat
 - Shortness of breath or difficulty breathing
- If you develop fever or any of these symptoms, call your health care provider immediately and inform them of your close contact with someone who is confirmed to have, or being evaluated for, coronavirus and ask them to call the local or state health department.
- If you do not have any symptoms, you can continue with your daily activities as normal.

What steps should I take if I'm being evaluated for the virus and don't need to be hospitalized?

The following steps should be taken:

- Stay home except to get necessary medical care
- Separate yourself from any other people in your home
- Call ahead before visiting your health care provider to let them know you're being evaluated for coronavirus
- Wear a standard mask
- Cover coughs and sneezes and frequently wash hands for at least 20 seconds with soap and water, or use an alcohol-based hand sanitizer
- Avoid sharing household items such as dishes, utensils, cups, etc.
- Monitor symptoms and seek prompt medical attention if the illness is worsening (e.g., difficulty breathing)

Where can I get more information?

To learn more about coronavirus, please visit the [Centers for Disease Control and Prevention](#), the [World Health Organization](#) and the [San Diego County Health & Human Services Agency](#). If you have additional questions, please call 2-1-1- San Diego or visit 211sandiego.org.