At Blue Cross and Blue Shield of Minnesota, our top priority is to ensure the health and safety of our members. We continue to follow the developing guidance of local and federal health officials regarding the impact of the coronavirus (COVID-19).

We know many of you have questions about when and if you or members of your family should be tested for the COVID-19 virus – and if such tests are covered by your Blue Cross plan. Please be assured that when medically necessary and appropriate – which is currently determined by accepted guidelines such as those from the Center for Disease Control and/or the Minnesota Department of Health - the screening test ordered by a medical professional will be covered under your usual health plan benefits with no prior authorization required.

To date, there are no approved treatments or vaccines specifically for COVID-19. However, medically necessary and appropriate supportive care would also be covered according to plan benefits.

If you have plans for international travel, please note that most health insurance plans have significant restrictions on coverage for medical care outside the US. It is strongly advised that you consider applying for a short-term travel insurance policy that would pay for any needed hospitalizations, medical care or emergency medical evacuations while in a foreign country.

Our policies and procedures will continue to be reviewed and adjusted as needed, to ensure you are able to safeguard your health; the health of your family; and the health of the broader community.

We urge everyone to remain vigilant and take proper precautions for protecting your health. Our chief medical officer Dr. Mark Steffen has advice on how you can best be prepared.