



## Frequently Asked Questions about COVID-19

### What is a coronavirus?

A coronavirus causes a viral infection. It affects the respiratory (breathing) system. You may have heard of other coronaviruses like MERS and SARS. A new strain of coronavirus is now in the United States. This is the virus on the news that first showed up in China.

### What is the name of the disease caused by this new coronavirus?

The World Health Organization (WHO) announced the new name of this disease is “coronavirus disease 2019”. For short, it is called COVID-19.

### What are the symptoms?

Symptoms for this coronavirus can be from mild to very bad. These symptoms may start two to 14 days after being around the virus. People with one or more of these symptoms may have COVID-19:

- Fever or chills
- Cough
- Shortness of breath
- Feeling very tired
- Shaking with chills
- Muscle pain
- Headache
- Sore throat
- Diarrhea
- Nausea or vomiting
- Muscle or body aches
- New loss of taste or smell
- Congestion or runny nose

### If you're sick

If you think you're getting sick, call your primary care doctor. He or she can help find out what condition you have and the best way to get better. It's important to call before going to the doctor or to a hospital. There are hotlines for some hospitals, including:

- Ascension: **1-833-978-0649**
- Beaumont Health: **1-800-592-4784**
- Henry Ford Health System: **313-874-7500**

You can also call:

- Our 24-hour Nurse Help Line: **1-888-288-1724** (TTY: **1-888-987-5832**)
- Michigan Department of Health and Human Service's Hotline: **1-888-535-6136**
  - Seven days a week from 8 a.m. to 5 p.m.
  - Public health and other experts will answer health-related questions about COVID-19.
- The Centers for Disease Control and Prevention Hotline: **1-800-232-4636**
- Oakland County's Hotline: **248-858-1000**

In case of an emergency, call **911**.



## How do coronaviruses spread?

Coronaviruses can live in the air and on surfaces. That means they can spread like many other viruses. Sneezing, coughing and coming in contact with an infected person can put you at risk.

## What can I do to help prevent getting the coronavirus?

As of now, there are no vaccines for this coronavirus. But there are other things you can do to help prevent illness:

- Wash your hands often with soap and warm water. If you can't wash your hands, use an alcohol-based hand sanitizer that contains at least 60% alcohol.
- Disinfect surfaces in your home and workplace.
- Don't touch your face, nose or mouth.
- Cover your face with a tissue when you sneeze or cough, then throw the tissue away.
- Keep your distance from people who are sick.
- Wear a cloth mask to cover your nose and mouth in public places. This can help you and other people from getting the virus.

## How do I know if I am at high risk?

Older people, smokers and people of any age with certain medical conditions have a higher risk for severe illness from COVID-19. Those conditions include:

- Asthma (moderate to severe)
- Chronic obstructive pulmonary disease (COPD)
- Diabetes
- Heart disease
- Kidney disease
- Sickle cell disease
- Weakened immune system from solid organ transplant
- Obesity

Children who are medically complex; have neurologic, genetic, or metabolic conditions; or have congenital heart disease are at higher risk for severe illness from COVID-19 than other children.



Last updated: 7/22/2020

### I am pregnant. Am I at high risk?

Pregnant women may be at higher risk for illness from COVID-19. Pregnant women should follow the same prevention tips as other people.

For more information on COVID-19 and pregnancy, visit:

- **March of Dimes Coronavirus disease (COVID-19): what you need to know about its impact on moms and babies**
- **World Health Organization Q&A on COVID-19, pregnancy, childbirth and breastfeeding**
- **CDC pregnancy & breastfeeding FAQ**

### I have questions about how COVID-19 affects my insurance and banking. Who can I contact?

The Department of Insurance and Financial Services is available to assist with insurance, banking, credit union, mortgage and other financial concerns. The DIFS Office of Consumer Services is available from 8 a.m. to 5 p.m., Monday through Friday to help.

### How do I protect myself against scammers trying to take advantage of people during the COVID-19 outbreak?

Michigan Attorney General Dana Nessel warns Michigan residents about scammers calling residents claiming to be from local health departments. The scammers offer medicine or at-home COVID-19 tests and ask for Medicaid and Medicare numbers for billing. If you receive a phone call and think it's a scam, hang up the phone. Don't give any personal information.

Be aware of stimulus check scams. Don't give personal information, such as bank account numbers, debit or credit card numbers or PayPal information to anyone over the phone. The U.S. government will never call, email or text asking for bank details, Social Security numbers or money.

To report a potential scam, call the Attorney General's Consumer Protection team at **1-877-765-8388** or **file a complaint online**.



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  - Qualified sign language interpreters
  - Information in other formats (large print, audio, accessible electronic formats)
- Provides free (no cost) language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Blue Cross Complete of Michigan Customer Service, 24 hours a day, 7 days a week at **1-800-228-8554** (TDD/TTY: **1-888-987-5832**).

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- **Blue Cross Complete of Michigan Member Grievances**  
P.O. Box 41789  
North Charleston, SC 29423  
**1-800-228-8554**  
(TDD/TTY: **1-888-987-5832**)
- If you need help filing a grievance, Blue Cross Complete of Michigan Customer Service is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, through the Office for Civil Rights Complaint Portal available at [ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf), by mail or phone at:

### U.S. Department of Health and Human Services

200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
**1-800-368-1019**  
(TDD/TTY: **1-800-537-7697**)

Complaint forms are available at:  
[hhs.gov/ocr/office/file/index.html](https://hhs.gov/ocr/office/file/index.html).

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