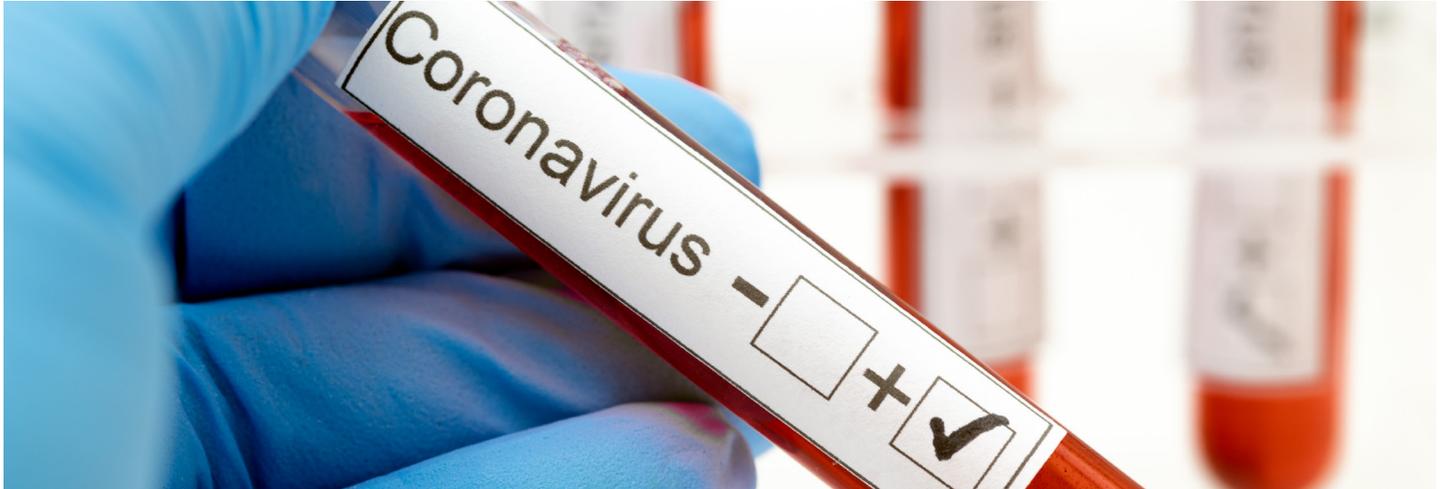




COVID-19 | Response from National Health Insurance Carriers

March 10, 2020



The COVID-19 situation is rapidly changing, and it is expected that the number of cases will grow as testing becomes more widely available. Several national health insurance carriers have announced efforts to support members concerned about COVID-19.

Aetna

Aetna is supporting members by:

- Waiving co-pays for diagnostic testing related to COVID-19 for Commercial, Medicare and Medicaid lines of business.
- Offering, for the next 90-days, zero co-copay telemedicine for any reason to limit potential exposure in physician offices. This includes all video visits made through the CVS MinuteClinic app, Aetna-covered Teladoc offerings and in-network providers delivering virtual care.
- Sending members diagnosed with COVID-19 care packages from Aetna's Healing Better program containing over-the-counter medications to help relieve symptoms, as well as personal and household cleaning supplies to protect others in the home from potential exposure.
- Utilizing their existing care management programs to proactively contact members most at-risk for COVID-19 to offer them advice on how to protect themselves from the virus and if necessary, where to get tested.

- Extending its Medicare Advantage virtual evaluation and monitoring visit benefit to all Aetna Commercial members to limit potential exposure in physician offices while waiting for follow-up care.

CVS Health, which merged with Aetna in November 2018, is also providing the following programs to educate members about COVID-19 and address associated anxiety and stress.

- Crisis Response Lines for all Aetna (Commercial, Medicare, Medicaid) and Caremark members who are experiencing anxiety related to COVID-19.
- Access to the 24x7 Aetna Nurse Medical Line for all Aetna and Caremark members.
- Resources for Living toolkits are being sent to all Aetna plan sponsors with materials to alleviate anxiety related to COVID-19.

Anthem

Anthem is covering COVID-19 testing with no out-of-pocket costs for members, and no prior authorization will be needed for diagnostic testing related to COVID-19. They are also encouraging members to utilize telehealth when possible and to discuss with their doctor if they should change from a 30-day supply of regular medications to a 90-day supply.

Blue Cross Blue Shield Association

Blue Cross Blue Shield Association announced that its network of 36 independent and locally operated Blue Cross and Blue Shield companies are:

- Waiving prior authorizations and cost-sharing for diagnostic tests and covered services for COVID-19.
- Waiving prescription refill limits on maintenance medications and expanding access to telehealth and nurse/provider hotlines.

This is applicable to members on fully insured, individual, and Medicare Advantages plans, as well as those plans working with state Medicaid and CHIP agencies.

Cigna

Cigna announced they will waive co-pays, deductibles and co-insurance for COVID-19 testing for fully insured and Administrative Services Only (ASO) members, as it will be considered a preventive benefit.

United Healthcare

United Healthcare is waiving all cost-sharing (co-pays, co-insurance, and deductibles) for COVID-19 diagnostic testing for Commercial, Medicaid and Medicare members. Self-insured plans may also implement similar coverage. Optum's Emotional-Support Help Line is available to support all United Healthcare members who may be anxious or stressed about COVID-19.

Other Carriers

Many carriers are also covering COVID-19 testing as a preventive benefit. America's Health Insurance Plans (AHIP), a national association serving health care providers, has compiled a [list](#) of health insurance carriers and the assistance they are offering during the COVID-19 pandemic.

Self-funded Group Plans

Self-funded group health plans subject to ERISA are not required to comply with state mandates. Employers with self-funded group health plans should work with their benefits consultants and third-party administrators to determine whether to adopt plan changes to align with the state action. In some situations, the carrier or third-party administrator (TPA) is asking employers with self-funded health plans to "opt-in to" (or to "opt-out of") the enhanced benefit options.

Prescription Medication Update

Many drugs, including brands, generics, and components, are manufactured in Asia but according to the FDA, there is no significant shortage related to COVID-19. The FDA is actively monitoring the pharmaceutical supply chain, but at this time is it expected to continue to meet normal demand.

This information is up to date as of publication, is general in nature, and subject to change. Employers with any benefit-related questions should reach out to their USI team.

Sources:

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OptumRx, *OptumRx Monitoring COVID-19 Health Concerns*. Client Communication, March 9, 2020.

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