

# Carrier COVID-19 Enhancements FAQ

## We are here to make sure your business gets the most out of their insurance.

Please see the below information on Health insurance Carrier plan enhancements that you can take advantage of during these changing times. Carriers have made updates to their plans including telemedicine, free COVID testing, waived co-pay & cost-sharing, RX information, and links to their resource centers.

*This information is subject to change at any time. For the most up to date information, please visit the resource link for each carrier below as things are changing daily. This is to be used as a guide only. We recommend checking directly with your carrier if you have a specific issue. Please continue to check InsureYourCompany.com and our COVID-19 Business Resources.*

### CARRIER

### ENHANCEMENTS

#### Aetna

#### Telemedicine

- For the next 90 Days, Aetna will offer zero co-pay telemedicine visits for any reason.
- Cost sharing will be waived for all virtual visits through Aetna-covered Teladoc® offerings and in-network providers delivering synchronous virtual care (live video conferencing) for all Commercial plan designs.
- Self-insured plan sponsors will be able to opt-out of this program at their discretion.

#### Free COVID Testing

- Co-pays waived for all diagnostic testing related to COVID-19 for all Commercial, Medicare and Medicaid lines of business.
- This policy will cover the cost of physician-ordered testing for patients who meet CDC guidelines, which can be done in any approved laboratory location.
- Self-insured plan sponsors will be able to opt-out of this program at their discretion.

### Waiver of Co-pays/Cost Sharing for COVID Related Illnesses

- Member cost-sharing for inpatient admissions at all in-network facilities for treatment of COVID-19 or health complications associated with COVID-19 are waived.
- This policy applies to all Aetna insured **commercial plan sponsors** and is effective immediately for any such admission through **June 1, 2020**.

### Open Enrollment Flexibility

- Aetna is providing an option for most of its insured commercial group insurance and Small Group Aetna Funding Advantage (AFA) customers to offer a Special Enrollment Period (SEP) to their eligible populations.
- This enrollment opportunity will be offered from Monday, April 6, through Friday, April 17, 2020.

### RX

- Encouraging members to refill their maintenance medications with a **90-day supply or up to the plan maximum**.

Resource Center Link - [Aetna Resource Center Link](#)

## AmeriHealth

### Telemedicine

- Members' telemedicine appointments for Specialists, Nutrition Counseling, Physical Therapy (video only), Occupational Therapy (video only), Speech Therapy (video only) and Urgent Care, will be covered through **June 4**.

### Free COVID Testing

- AmeriHealth New Jersey will cover and reimburse member cost sharing (such as co-pays, deductibles, and coinsurance) for the COVID-19 test and the administration of the test when performed at a physician's office, urgent care center, or an emergency room.

### Waiver of Co-pays/Cost Sharing for COVID Related Illnesses

- AmeriHealth New Jersey continues to cover medically necessary health care costs to treat infectious diseases, including COVID-19, based on the terms of the member's insurance plan.
- Treatment for COVID-19 is subject to the specific out of pocket cost sharing for each member's health plan, including applicable out of pocket cost sharing under their benefit plan.

### Open Enrollment Flexibility

- AmeriHealth is not allowing an open special enrollment period.

**RX**

- AmeriHealth New Jersey has lifted prescription refill restrictions on maintenance medications, such as the “refill too soon” limit, for members in states that have declared a state of emergency because of the virus.

Resource Center Link - [AmeriHealth COVID-19 Resource Page](#)

**Cigna****Telemedicine**

- Through May 31, 2020, Cigna covers COVID-19 test-related screenings with telehealth services at no cost to the customer for screening of COVID-19 symptoms, unless on an ASO plan that has chosen to opt-out.
- Cigna is also making it easier for our participating in-network physicians with virtual care capabilities to help Cigna customers who are chronically ill or immunosuppressed to transition from in-person visits to virtual care using the standard office visit benefit.
- Cigna customers can also receive virtual medical care not related to COVID-19 by physicians and certain providers with virtual care capabilities through **May 31, 2020. Out-of-pocket costs may apply.**

**Free COVID Testing**

- Effective immediately, Cigna will waive customers’ out-of-pocket costs for COVID-19 testing related visits with in-network providers, whether at a doctor’s office, urgent care clinic, emergency room or via telehealth, **through May 31, 2020.**

**Waiver of Co-pays/Cost Sharing for COVID Related Illnesses**

- Cigna is waiving all co-pay & cost-sharing for COVID-19.

**Open Enrollment Flexibility**

- Information not available at this time.

**RX**

- **90-day supplies** with free delivery directly to their home, and have access to our pharmacists 24/7 through our Express Scripts Pharmacy.

Resource Center Links - Members can log into [MyCigna.com](#) or [Corona Virus Resource Center](#)

## EmblemHealth

### Telemedicine

- Many EmblemHealth plans offer access to a telemedicine benefit through Teladoc®. This Teladoc benefit is already included in all small group plans and is a buy-up option for many large groups.
- In addition, all EmblemHealth members across all networks and plans have access to a free, 24/7 nurse line. Many doctors are now also offering telehealth, which involves providing virtual access through a variety of technologies, rather than a traditional office visit.

### Free COVID Testing

- Cost-sharing for COVID-19 testing and diagnosis is waived for in-network providers only. Normal out-of-network cost-sharing and benefit limitations apply.

### Waiver of Co-pays/Cost Sharing for COVID Related Illnesses

- At this time, EmblemHealth is covering the testing and telemed for COVID-19 but all Emergency Room visits and hospitalizations will be covered according to each plan guidelines and cost-sharing.

### Open Enrollment Flexibility – from EmblemHealth COVID-19 FAQ

- Special Open Enrollment Extended to April 15, 2020.

### RX

- Free home delivery of prescriptions covered by EmblemHealth. Delivery is 1-2 days. Same-day delivery is not available.

Resource Center Links - [Member FAQ](#) and [Broker Guidance](#)

## Empire BCBS

### Telemedicine

- Empire will cover Sydney Care mobile app's Virtual Care text session, LiveHealth Online video and now Telehealth visits by phone with a primary care doctor in your plan until **June 14, 2020**.

### Free COVID Testing

- If members need a COVID-19 test, it's covered. Their Empire health plan covers COVID-19 testing and the visit where they get the test with no out-of-pocket costs.

### Waiver of Co-pays/Cost Sharing for COVID Related Illnesses

- If they're diagnosed as having COVID-19, their Empire health plan benefits apply to treatments.

### Open Enrollment Flexibility

- Empire is extending the previously announced Special Enrollment Period (SEP) through **April 15, 2020**.

**RX**

- Empire is relaxing early prescription refill limits, where permitted, for members who have Empire pharmacy benefits and wish to refill a 30-day supply of most maintenance medications early.
- Members who have a pharmacy plan that includes a 90-day mail-order benefit should talk to their doctor about whether changing from a 30-day supply to a 90-day supply of their prescriptions is appropriate.
- Members filling 90-day prescriptions can get most of their medications through our home delivery pharmacy.
- Members can call the Pharmacy Member Services number on their health plan ID card to learn more.

Resource Center Link - [Empire Coronavirus Resource Center](#)

**Healthfirst****Telemedicine**

- All Healthfirst plans come with access to Teladoc, giving members 24/7/365 access to a national network of US board-certified doctors through the convenience of phone, video, or mobile apps visits. During this state of emergency, cost sharing is waived on all services delivered via Telehealth.

**Free COVID Testing**

- Healthfirst will waive the cost-sharing for an emergency room visit for coronavirus (COVID-19) testing and evaluation. There is no cost-sharing for coronavirus (COVID-19) testing or evaluation at a hospital, in-network provider office, or urgent care center or laboratory.

**Waiver of Co-pays/Cost Sharing for COVID Related Illnesses**

- Healthfirst is waiving co-pays for all diagnostic testing and evaluations related to coronavirus.
- If your PCP or in-network provider orders a coronavirus test, your Healthfirst health plan will cover the cost for the test and the in-network provider visit related to the coronavirus evaluation.
- You will not be subject to any cost sharing for the test or the in-network provider visit.

**Open Enrollment Flexibility**

- Healthfirst is offering a Special Enrollment Period to existing groups intended to provide employees and dependents who previously waived coverage at the time they were first eligible or those who were still within their waiting period, the opportunity to enroll in benefits.

- Dependents, such as spouses and children, can be added to an existing account as long as they are enrolled in the same coverage or benefit option as the employee. Enrollments should be submitted via the Healthfirst GA or Broker Portal.

#### RX

- Members can continue their current mail order arrangements and request a one-time refill for a 30-day supply of medication for a chronic condition while the state of emergency is in effect in New York.

Resource Center Links - [Healthfirst Frequently Asked Questions](#) or [Healthfirst Resource Center](#)

### HealthPass

HealthPass (Please see specific carrier's coverages) - EmblemHealth, Healthfirst, Oscar, Oxford

Resource Center Link - [HealthPass COVID-19 Resource Center](#)

### Horizon

#### Telemedicine

- Member out-of-pocket costs for in-network telemedicine services for any covered service have been eliminated.

#### Free COVID Testing

- Effective immediately for all fully insured members, including those covered through Medicaid, Medicare, Individual and Small Group policies, and members covered by the State Health Benefits Program (SHBP) and the School Employees' Health Benefits Program (SEHBP), Horizon BCBSNJ is covering services associated with the diagnosis of COVID-19 per Centers for Disease control guidelines.

#### Waiver of Co-pays/Cost Sharing for COVID Related Illnesses

- Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ) is extending its previously announced waiver of all member cost-sharing obligations to include all covered benefits associated with treatment for COVID-19 when delivered by in-network professionals and facilities.
- The policy, **retroactive to March 1, 2020 and in place through at least June 30, 2020**, means that members will pay no deductible, co-pay or coinsurance for in-network, inpatient and outpatient care when their claim indicates treatment was related to COVID-19.

### Open Enrollment Flexibility

- Horizon is not allowing a special open enrollment period at this time either for employees who waived or did not enroll on the group previously.

### RX

- Members will get early refills for maintenance medications (consistent with the member's benefit plan) and/or members are encouraged to use the 90-day mail order benefit. Horizon BCBSNJ will also ensure formulary flexibility if there are shortages or access issues.
- They will not hold patients liable for additional charges stemming from obtaining a non-Preferred medication resulting from shortages or access issues.

Resource Center Link - [Horizon BCBS Corona Resource Guide](#)

## Members Health Plan

### Telemedicine

- Beginning March 6, 2020 and for the next 90-days, MHPNJ is offering a zero dollar co-pay for telemedicine visits. MHPNJ members should use telemedicine as their first line of defense in order to limit potential exposure in physician offices.
- Cost sharing will be waived for all phone and video visits through Teladoc offerings. To enroll or access your Teladoc account visit:  
<https://member.teladoc.com/aetna>

### Free COVID Testing

- MHPNJ will be waiving co-pays for all specific diagnostic testing related to COVID-19 ("Centers for Disease Control and Prevention (CDC) 2019 Novel Coronavirus (2019-nCov) Real-Time Reverse Transcriptions (RT)-PCR Diagnostic Panel"). The test can be done at any approved laboratory location.

### Waiver of Co-pays/Cost Sharing for COVID Related Illnesses

- Information not available at this time.

### Open Enrollment Flexibility

- Information not available at this time.

### RX

- Information not available at this time.

Resource Center Link - [Members Health Plan Resource Center](#)

## Oscar

**Telemedicine**

- Continuing to offer \$0 telemedicine services (Doctor on Call).<sup>\*</sup> Oscar telemedicine PCPs can recommend COVID-19 testing and direct your clients to the right place for testing.

**Free COVID Testing**

- Cost-sharing waived for COVID-19 diagnostic testing.
- If your client's doctor recommends they should be tested for COVID-19, they will not be charged for the lab test.

**Waiver of Co-pays/Cost Sharing for COVID Related Illnesses**

- Anything associated with treatment will continue to be the normal cost share.

**Open Enrollment Flexibility**

- Information not available at this time.

**RX**

- 90-day refills are available for some medications for our members, but it's important you don't try to request more than that. In order to make sure everyone has access to the medication they need, we need your help.

Resource Center Link - [Oscar COVID-19 Resource Center](#)

## Oxford

**Telemedicine**

- Oxford Fully Insured groups that have not yet received the Oxford system enhancements can now get a free virtual visit through **Amwell** for a \$0 co-pay.
- This includes any NY or NJ situated 1-100 groups, as well as NY or NJ situated large groups that are renewing 4/1/20 or later.

**Free COVID Testing**

- UnitedHealthcare/Oxford will waive member cost sharing, including co-pays, coinsurance and deductibles, for COVID-19 diagnostic testing provided at approved locations in accordance with CDC guidelines for all commercial insured, Medicaid and Medicare members.

**Waiver of Co-pays/Cost Sharing for COVID Related Illnesses**

- UnitedHealthcare is also waiving member cost-sharing for the treatment of COVID-19 through May 31, 2020, for its fully insured Commercial, Medicare Advantage and Medicaid plans. This builds on the company's previously announced efforts to waive cost-sharing for COVID-19 testing and testing-related visits, and the expansion of other member services. This applies to Oxford as well.



### Open Enrollment Flexibility

- To assist members in accessing care in light of COVID-19, UnitedHealthcare is providing its fully-insured small and large employer customers with a *Special COVID-19 Enrollment Opportunity* to enroll employees who previously did not enroll in coverage.
- The opportunity will be limited to those employees who previously did not elect coverage for themselves (spouses or children) or waived coverage. The enrollment opportunity will extend from **March 23, 2020, to April 13, 2020**. **Effective date is April 1.** [See Notice of Special Open Enrollment.](#)

### RX

- Information not available at this time.

Resource Center Link - [UHC Information Center](#)

## United Healthcare

### Free COVID Testing

- UnitedHealthcare/Oxford will waive member cost sharing, including co-pays, coinsurance and deductibles, for COVID-19 diagnostic testing provided at approved locations in accordance with CDC guidelines for all commercial insured, Medicaid and Medicare members.

### Waiver of Co-pays/Cost Sharing for COVID Related Illnesses

- UnitedHealthcare is also waiving member cost-sharing for the treatment of COVID-19 through May 31, 2020, for its fully insured Commercial, Medicare Advantage and Medicaid plans. This builds on the company's previously announced efforts to waive cost-sharing for COVID-19 testing and testing related visits, and the expansion of other member services. This applies to Oxford as well.

### Open Enrollment Flexibility

- To assist members in accessing care in light of COVID-19, UnitedHealthcare is providing its fully-insured small and large employer customers with a *Special COVID-19 Enrollment Opportunity* to enroll employees who previously did not enroll in coverage.
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### RX

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Resource Center Link - [UHC Information Center](#)