

# Coronavirus (COVID-19) Response by Carrier

Carrier	Carrier Details	Reference Documents	Public Announcement
<b>Aetna</b>	<p>Aetna will waive co-pays for all diagnostic testing related to COVID-19. 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. Aetna will waive the member costs associated with diagnostic testing at any authorized location for all Commercial, Medicare and Medicaid lines of business.</p> <p>For the next 90 days, Aetna will offer zero co-pay telemedicine visits – for any reason. Cost sharing will be waived for all video visits through the CVS MinuteClinic app, 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.</p> <p>Through Aetna’s Healing Better program, members who are diagnosed with COVID-19 will receive a care package containing CVS over-the-counter medications to help relieve symptoms. The package will also include personal and household cleaning supplies to help keep others in the home protected from potential exposure.</p> <p>Aetna will proactively reach out to members most at-risk for COVID-19. Care managers will walk members through what they can do to protect themselves, where to get information on the virus, and where to go to get tested.</p> <p>CVS Health is implementing the following programs to educate members about COVID-19 and help address any associated anxiety and stress:</p> <ul style="list-style-type: none"> <li>• Opening Crisis Response Lines for all Aetna (Commercial, Medicare, Medicaid) and Caremark members who may be experiencing anxiety related to COVID-19.</li> <li>• Expanding 24x7 access to the Aetna Nurse Medical Line for all Aetna and Caremark members.</li> <li>• Providing Aetna plan sponsors with a Resources for Living toolkit with materials specifically developed for members experiencing anxiety related to COVID-19.</li> </ul>	<p><a href="#">COVID-19 flyer</a></p> <p><a href="#">COVID-19 CVS</a></p> <p><a href="#">COVID-19 letter</a></p> <p><a href="#">COVID-19 email</a></p> <p><a href="#">COVID-19 FAQ</a></p> <p><a href="#">Aetna Teladoc</a></p>	<p><a href="https://bit.ly/2wDjV1U">https://bit.ly/2wDjV1U</a></p> <p><a href="https://aet.na/337NvbN">https://aet.na/337NvbN</a></p>
<b>Anthem</b>	<p>Anthem will cover the care for members diagnosed as having COVID-19, based on the member’s plan benefits. It’ll also cover testing for COVID-19. Anthem will provide coverage of the coronavirus screening test at no out-of-pocket-cost. Prior authorization is not required for diagnostic services related to COVID-19 testing.</p> <p>Anthem also recommends members use telehealth when possible, as it can help prevent them from spreading a virus further within a physical clinical setting. Anthem’s telehealth provider, <a href="#">LiveHealth Online</a>, is a safe and effective way for members to see a doctor to receive health guidance related to COVID-19 from their homes via smart phone, tablet or computer-enabled web cam.</p>	<p><a href="#">COVID-19 FAQ</a></p> <p><a href="#">COVID-19 facts</a></p> <p><a href="#">COVID-19 member FAQ</a></p> <p><a href="#">LiveHealth Online</a></p>	<p><a href="https://bwnews.pr/3aGAQPQ">https://bwnews.pr/3aGAQPQ</a></p>

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<b>Blue Shield</b>	<p>Starting immediately, Blue Shield is waiving all cost-sharing and any prior approval for COVID-19 testing prescribed by a physician. This includes cost-sharing for hospital, urgent care, emergency room, and office visits where the visit is to screen or test for the virus. Blue Shield will also not require prior authorization for medically necessary emergency care, consistent with our current practice.</p> <p>Blue Shield of California is actively encouraging members and employees to stay home from work (or school) if they are feeling ill. Instead we suggest reaching out to their <b>Teladoc</b> service or to report your condition to the member's family doctor or urgent care clinic.</p>	<p><a href="#">COVID-19 FAQ</a></p> <p><a href="#">COVID-19 Teladoc</a></p>	<p><a href="https://bit.ly/39CzNjI">https://bit.ly/39CzNjI</a></p>
<b>Chinese Community Health plan</b>		<p><a href="#">CCH Teladoc</a></p>	<p><a href="https://bit.ly/2TEbqN7">https://bit.ly/2TEbqN7</a></p>
<b>Cigna</b>	<p>Cigna will cover COVID-19 testing similar to a preventive benefit for fully-insured and Administrative Services Only (ASO) plans, waiving co-pays, deductibles and co-insurance for customers.</p> <p>For individuals diagnosed with COVID-19, Cigna will ensure all patients receive the care they need.</p> <p>To help fight the spread of COVID-19 (coronavirus disease) in the U.S. and for our globally mobile customers, Cigna will waive all co-pays or cost shares for testing prescribed by health care providers.</p> <p>ASO self-funded benefit plans that wish to opt out of this enhanced coverage must submit in writing a request stating the plan does NOT wish to offer or waive co-pays, coinsurance, or deductibles for plan participants. Submission in writing is required within 10 business days of this communication. If a written communication is not received within that time period, co-pays, coinsurance, or deductibles will be waived for COVID-19 testing for employees.</p>	<p><a href="#">COVID-19 client letter</a></p> <p><a href="#">COVID-19 FAQ</a></p> <p><a href="#">Cigna Telahealth</a></p>	<p><a href="https://bit.ly/335meqI">https://bit.ly/335meqI</a></p> <p><a href="https://bit.ly/39Cn7tc">https://bit.ly/39Cn7tc</a></p>
<b>Health Net</b>	<p>For all members, Health Net is waiving co-pays for medically necessary screenings and tests for COVID-19.</p> <p>Prescription Information - If a member is quarantined, and needs an emergency supply of their medications, they can call Health Net at 1-800-400-8987 for assistance.</p>	<p><a href="#">HN Teladoc FAQ</a></p> <p><a href="#">HN Teladoc flyer</a></p>	<p><a href="https://bit.ly/2VZNa9A">https://bit.ly/2VZNa9A</a></p>
<b>Kaiser Permanente</b>	<p>Kaiser Permanente is waiving member costs related to COVID-19 screening or testing.</p> <p>In the event members are diagnosed with COVID-19, additional services, including hospital admission (if applicable) will be covered and charged according to the normal plan coverage rules.</p>	<p><a href="#">COVID-19 FAQ</a></p> <p><a href="#">COVID-19 flyer</a></p> <p><a href="#">KP Telahealth</a></p> <p><a href="#">KP Video Visits</a></p>	<p><a href="https://k-p.li/2VXU0wv">https://k-p.li/2VXU0wv</a></p> <p><a href="https://k-p.li/2TY0wAw">https://k-p.li/2TY0wAw</a></p>

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<b>National General</b>	<p>As part of the effort regarding COVID-19 diagnostic testing, National General will:</p> <p>Waive all member cost sharing for COVID-19 diagnostic tests and related services, including the associated office visit, emergency room, or urgent care charges. The waiver applies any out-of-pocket costs, including deductibles, copays, and co-insurance for diagnostic testing related to COVID-19.</p> <p>Waive all prior authorization requirements as it relates to COVID-19 diagnostic testing.</p> <p>Allow early refills and up to a 90-day supply of a member's prescription drugs in the event of hardship related to COVID-19.</p>	<a href="#">COVID-19 FAQ</a>	<a href="https://bit.ly/2TBA290">https://bit.ly/2TBA290</a>
<b>Oscar</b>	<p>The following resources are available to Oscar members:</p> <p>Waiving cost-sharing for COVID-19 diagnostic testing. If your client's doctor recommends they should be tested for COVID-19, they will <i>not</i> be charged for the lab test.</p> <p>Continuing to offer \$0 telemedicine services (Doctor on Call). Telemedicine is a great option for people who think they could have COVID-19. Our telemedicine PCPs can recommend COVID-19 testing and direct your clients to the right place for testing.</p> <p>An online COVID-19 resource center: <a href="https://hioscar.com/covid19">hioscar.com/covid19</a>. Webpage for Oscar members to stay up-to-date on the latest information and understand their care options.</p> <p>Oscar members have access to Doctor on Call service 24/7. Concierge team is prepared to support 1-855-672-2755. Members can secure message Concierge or request a Doctor on Call consultation from their Oscar app or online account (<a href="https://hioscar.com/member">hioscar.com/member</a>) at any time.</p>	<a href="#">Oscar Doc On Call</a> <a href="#">Doc On Call flyer</a>	<a href="http://on.hioscar.com/3aKKW1U">http://on.hioscar.com/3aKKW1U</a> <a href="http://on.hioscar.com/3aHWe74">http://on.hioscar.com/3aHWe74</a>
<b>Sharp Health Plan</b>	<p>Sharp Health Plan covers COVID-19 screening and/or testing when recommended by the member's health care provider as medically necessary.</p> <p>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.</p>		<a href="https://bit.ly/39Hy0da">https://bit.ly/39Hy0da</a>
<b>Sutter Health Plus</b>	<p>A member who feels ill may schedule a video visit through My Health Online, call the 24/7 Nurse Advice line at 855-836-3500, or contact their provider to discuss the most appropriate treatment options. A member who seeks medically necessary screening and testing for COVID-19, including visits to hospitals and emergency departments, urgent care centers, and provider offices, will receive the services at no out-of-pocket cost. Any member who receives a bill should contact Sutter Health Plus Member Services at 855-315-5800.</p>	<a href="#">SHP Video Visits</a> <a href="#">SHP Virtual PCP</a>	<a href="https://bit.ly/38ErEd4">https://bit.ly/38ErEd4</a>

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<b>UnitedHealthcare</b>	<p>UnitedHealthcare has waived all member cost sharing, including copays, 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.</p> <p>Eligible UnitedHealthcare and OptumRx members needing help obtaining an early prescription refill can call the customer care number located on the back of their medical ID card for assistance or contact OptumRx customer service (800) 788-4863.</p> <p>Health plan members are encouraged to use UnitedHealthcare's <b>Virtual Visit*</b> capability, available through the UnitedHealthcare app, to help answer any general questions or concerns they might have.</p>	<p><a href="#">COVID-19 FAQ</a></p> <p><a href="#">COVID-19 Teladoc</a></p> <p><a href="#">Teladoc FAQ</a></p> <p><a href="#">Virtual Visits</a></p>	<p><a href="https://bit.ly/333R16W">https://bit.ly/333R16W</a></p> <p><a href="https://bit.ly/2IwWqdg">https://bit.ly/2IwWqdg</a></p>
<b>Western Health Advantage</b>	<p>WHA is waiving all cost-sharing for medically necessary screening and testing for COVID-19. This means that all WHA members will pay \$0 for medically necessary screening and testing for COVID-19.</p>		<p><a href="https://bit.ly/2Q25paA">https://bit.ly/2Q25paA</a></p>

## Reference information:

For the most updated information on the coronavirus, visit [cdc.gov](https://www.cdc.gov).

KFF: <https://www.kff.org/tag/coronavirus/>

CDC: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

CDI: <http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/release025-2020-2.cfm>

<http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/COVID-19-Screening-and-Testing.pdf>