

# BETTER CARE AMERICA

## COVID-19

From expanding public health capacity, to ensuring access to testing, to taking action to mitigate the economic and societal impact, these are serious and significant times. Overcoming the COVID-19 crisis will require a far-reaching and coordinated response from government and the private sector. All stakeholders in our health care system must work together to defeat this virus.

**Health insurance providers are taking decisive actions to help patients and curb the spread of the virus, including:**

- **proactively eliminating patient cost sharing** for COVID-19 testing – no copay, no coinsurance required.
- **covering the doctor visits and treatments** needed to recover from this disease. Several health insurance providers are waiving cost sharing here, too.
- **waiving prior authorization** for those seeking testing or treatment of COVID-19.
- **waiving cost-sharing for telehealth services, and expanding telemedicine programs.** This eases the burden on our health system, allowing hospitals to care for people who need it most, while limiting the exposure of health care workers and patients to the disease.
- **partnering with hospitals to enhance and accelerate access to care** in the most affected and at-risk regions. Health insurance providers are simplifying and accelerating the discharge and transfer of patients from hospitals to the safest available, clinically appropriate post-acute care facility or home.

**Health insurance providers are committed to working with state, federal and local officials in every way possible,** from supporting our public health heroes, to offering specific policy and regulatory changes, to assisting governors, legislatures, Congress, and the Administration.

**No one should hesitate to get tested or treated for COVID-19 because of concerns about costs.**

### REACH OUT ANYTIME

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Many health insurance providers are offering innovative solutions to strengthen the nationwide response to COVID-19, including:

### Encouraging and expanding telehealth.

Anthem will **waive any cost sharing** for telehealth visits, including visits for mental health care. Geisinger is also making **telehealth services available for members** at no cost, including use for any routine medical need.

Many providers are taking similar steps because expanding telehealth eases the burden on our health system, allowing hospitals to care for people who need it most, all while **limiting exposure**.

### Breaking down barriers to treatment.

Cigna, Humana and CareFirst will **waive consumer costs for treatment** related to COVID-19. Aetna, a CVS Health company, will **waive member cost-sharing for inpatient admissions** at all in-network and out-of-network facilities for treatment of COVID-19 or health complications associated with COVID-19.

To ensure **rapid access to necessary treatments**, Centene – along with many other health insurance providers – has removed prior authorization, prior notification, and prior certification requirements for COVID-19 testing and screening.

### Delivering support to vulnerable populations.

Harvard Pilgrim has donated **over \$3 million** to COVID-19 relief efforts that support community organizations in CT, ME, MA, and NH. The money will help restaurants throughout the region to **provide and deliver take-out meals** to families in need and help to put people back to work.

Many local Blue Cross Blue Shield companies are contributing to **relief efforts** in their communities, such as Independence Blue Cross' support of the PHL COVID-19 Fund, which provides grants to Greater Philadelphia nonprofit organizations that serve vulnerable populations.

### Providing resources to fight loneliness and stress.

Recognizing that health outbreaks can increase feelings of stress, anxiety, and sleeplessness, Cigna is staffing a second phone line for customers, offering a public webinar to raise awareness about **stress management and building resiliency**, and offering telephonic **mindfulness sessions**.

Additionally, Magellan Health is providing free access to one of its digital **cognitive behavioral therapies**, RESTORE®, for members who are experiencing **sleep difficulty and insomnia** related to the COVID-19 pandemic.

**Health insurance providers will continue to take action – to help patients get the testing and treatment they need, help partners meet capacity challenges, help businesses and their employees continue their coverage, and help policymakers implement effective solutions.**

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For more information about the coronavirus, visit [cdc.gov/coronavirus](https://cdc.gov/coronavirus).

For more information about how health insurance providers are stepping up to fight the coronavirus, visit [ahip.org/health-insurance-providers-respond-to-coronavirus](https://ahip.org/health-insurance-providers-respond-to-coronavirus).

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