

# 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:

- **waiving patient costs** for testing to diagnose COVID-19, and for treatment – no copay, no coinsurance required.
- **waiving prior authorization** for those seeking testing to diagnose COVID-19, or for treatment.
- **expanding access to telemedicine programs** to ease the burden on our health system and allow hospitals to care for people who need it most, while limiting the exposure of health care workers and patients to the disease.
- **providing resources and services to address mental health and addiction** as new challenges related to social distancing, financial uncertainty, job loss, and shifting priorities for health care resources impose an emotional toll on many Americans.
- **ensuring access to prescription medication** so patients can continue to address their health concerns during this time.
- **partnering with community organizations** to ensure that people who need important supports are getting them.

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

### Breaking down barriers to treatment.

*Health insurance providers have taken action to eliminate patient cost and accelerate access to care. Below are just some of the many examples:*

[Cigna](#) has expanded its support for customers during this unprecedented COVID-19 crisis by eliminating cost-sharing for all primary care, specialty care and behavioral health care in-office or telehealth visits for COVID-19 and non-COVID-19 care.

[Humana](#) has announced it is waiving patient costs for in-network primary care visits, outpatient, non-facility based behavioral health visits, and telehealth visits through the end of the calendar year for Medicare Advantage members.

[Aetna](#), a CVS Health company, is extending all member cost-sharing and co-pay waivers for inpatient admissions for treatment of COVID-19 or health complications associated with COVID-19 through September 30, 2020. Aetna is also waiving member out-of-pocket costs for all in-network primary care visits for its Medicare Advantage members.

[Centene](#) will cover the cost and waive prior authorization for medically necessary COVID-19 tests, screenings, associated physician's visit(s) and/or treatment when ordered and/or referred by a licensed health care provider.

[Oscar](#) has waived the cost of treatment related to COVID-19 delivered by in-network providers through July 31, 2020.

### Encouraging and expanding telehealth.

[AmeriHealth Caritas](#) Pennsylvania is currently covering telemedicine for members when offered by their doctor.

[AvMed](#) is offering \$0 copays and cost-sharing for any and all virtual visits. Additionally, where applicable, copays and cost sharing will be waived for telehealth visits as well as telephone visits members may need from their traditional health care providers.

[Geisinger](#) has waived cost-sharing until further notice on all telehealth visits with participating providers, for medical or behavioral health needs, whether or not the visit is COVID-19 related.

[Florida Blue](#) is waiving all member cost-sharing payments for in-network primary care office and telehealth visits, as well as behavioral health-related office, outpatient, and telehealth visits, for Medicare Advantage plan members through December 2020.

[Martin's Point Health Care](#) is covering all telehealth services covered by Original Medicare for their Medicare Advantage members.

## 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.

[Independence Blue Cross](#) Foundation provided a \$500,000 grant to the PHL COVID-19 Fund which provides grants to Greater Philadelphia nonprofit organizations that serve vulnerable populations.

Molina Healthcare state affiliates have donated hundreds of thousands of dollars to support their communities, including a recent donation of \$20,000 from [Molina Healthcare of Texas](#) to North Texas Food Bank to replenish necessary food supplies for area residents in need.

[Tufts Health Plan](#) Foundation is donating \$1 million to efforts driven by community and nonprofit organizations in MA, RI, NH, and CT. This funding has so far supported efforts to address housing and equity, homelessness, health of veterans and LGBTQ+ youth, food access, and more.

## Providing resources to address mental health.

[Anthem's](#) affiliated health plans and Beacon Health Options have joined with Psych Hub, mental health advocates and other national health insurance providers to develop a free digital resource site to help individuals and care providers address behavioral health needs resulting from the COVID-19 crisis.

[Hometown Health](#) is encouraging its members to utilize Nevada Behavioral Health – a single point of contact for all behavioral health needs. Nevada Behavioral Health helps members find the appropriate care at the right time in all

available behavioral health specialties.

[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. [Magellan Health](#) has also opened a free national 24-hour crisis line for all first responders and healthcare workers who are serving on the front lines to speak directly to a certified licensed mental health clinician.

[Prominence Health Plan](#) is offering members telemedicine services provided by Teladoc at no cost through a \$0 copay, including licensed therapists for patients struggling with anxiety, depression, stress, and more.

## Serving on the frontlines.

[Health Care Service Corp.](#) (HCSC) will launch the Employed Clinician Volunteer Program for the more than 3,000 doctors, pharmacists, nurses, behavioral health specialists, and other clinicians with varied specialty backgrounds who are HCSC employees to volunteer for patient care for up to 80 hours of paid time during their regular scheduled work hours.

[Horizon Blue Cross Blue Shield New Jersey](#) has expanded paid-time-off for volunteer service to provide those employees answering New Jersey Governor Phil Murphy's Healthcare Professionals Call to Serve with 40 hours of compensated volunteer time. Over 70 doctors, nurses, pharmacists, and clinicians from Horizon have volunteered their services.

**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.**

For more information about the coronavirus, visit [cdc.gov/coronavirus](https://www.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://www.ahip.org/health-insurance-providers-respond-to-coronavirus).