

# Supporting Americans' Mental Health Amid COVID-19

**The COVID-19 crisis has delivered unimaginable consequences on the lives of millions of Americans. But other threats to the health and well-being of Americans have not gone away. And when it comes to America's mental health crisis, COVID-19 has exacerbated it. New challenges related to social distancing, financial uncertainty, job loss, and shifting priorities for health care resources impose an emotional toll on many Americans.**

This issue is real, and that's why health insurance providers are providing new mental health resources and services to support those dealing with loneliness, insomnia, stress, addiction, and similar conditions as our nation works to overcome this pandemic. Here are some of the ways health insurance providers are ensuring Americans have access to mental health care amid the COVID-19 crisis:

## **WAIVING COSTS FOR MENTAL AND BEHAVIORAL HEALTH VISITS VIA TELEMEDICINE**

**Anthem** will waive any cost sharing for telehealth visits, including visits for mental health care, for fully insured employer plans, individual plans, Medicare plans, and Medicaid plans, where permissible. This includes visits using Anthem's telemedicine service, as well as care received from other telehealth providers delivering virtual care.

**AvMed** provides its members with zero-dollar diagnostic testing, zero-dollar virtual visits, including behavioral health, and a waiver of specialist-referral requirements.

**Blue Cross and Blue Shield of Texas** is temporarily lifting cost-sharing for medically necessary medical and behavioral health services delivered through telemedicine. This applies to all fully insured members who receive covered in-network telemedicine services.

**Harvard Pilgrim Health Care** is offering reimbursements for providers requiring copays for behavioral health care telemedicine services.

**Prominence Health Plan** is offering telemedicine services provided by Teladoc at no cost through a \$0 copay. Services include care for behavioral health issues.

**Horizon Blue Cross Blue Shield of New Jersey** is waiving member out-of-pocket costs for members enrolled in a fully insured plan for covered services provided by an in-network health care professional for a telemedicine visit, including by telephone provided by primary care doctors, specialists, therapists, mental health and substance use treatment professionals, or urgent care doctors.

## **PROVIDING INNOVATIVE RESOURCES**

**Magellan Health** is providing free access to its RESTORE® digital cognitive behavioral therapy tool for members who are experiencing sleep difficulty and insomnia because of the COVID-19 pandemic.

**Magellan Health** has also opened a free national 24-hour crisis line for all first responders and health care workers who are serving on the front lines battling the coronavirus pandemic. These critical workers who call the hotline will speak directly to a certified licensed mental health clinician.

**Florida Blue** has made available a 24-hour, toll-free emotional support helpline for all Floridians, even if uninsured or insured by another plan. People can call 833-848-1762 to talk with a specially trained behavioral health counselor regarding the stress and emotional toll related to the health crisis.

**Cigna** is making a 24-hour toll-free help line (1-866-912-1687) available to the general public to speak with qualified behavior health clinicians who can provide one-on-one support through May 31, 2020.

**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 pandemic. This COVID-19 Mental Health Resource Hub provides a range of resources designed to help people, their families and care providers cope with pandemic-related stress brought on by social isolation, job loss and other challenges.

**Independence Blue Cross** is offering members access to an emotional wellness app - Stop, Breathe & Think - at no cost until June 14, 2020. The app provides effective ways to alleviate feelings of anxiety, reduce stress, and find peace of mind.

**CVS Health** is supporting Americares COVID-19 Mental Health and Psychosocial Support (MHPSS) Project with a \$500,000 contribution from the Aetna Foundation to help frontline health care workers, particularly those who serve low-income populations, improve their mental health awareness, knowledge and resiliency, and understand the mental health concerns impacting their patients. CVS is also offering expert crisis support for frontline health care and essential via a \$300,000 grant from the Aetna Foundation. For the Frontlines provides 24/7 confidential direct mental health support for those on the frontlines, including health care workers dealing with the stress, anxiety, fear, depression and/or isolation associated with COVID-19. Health care and essential workers can text FRONTLINE to 741741 from anywhere in the U.S. to communicate with a trained volunteer crisis counselor at no cost.

## ENSURING ACCESS TO ADDICTION TREATMENT

**Hometown Health** is collaborating with Nevada Behavioral Health to provide comprehensive behavioral health support to its members, including mental health and substance use disorder counseling.

**Highmark Health** is ensuring access to teleaddiction services for members in PA, WV and DE who are in addiction treatment and need immediate help but may not be able to see their regular provider during this time. These services are covered for both in- and out-of-network without cost sharing. **Highmark** has also announced that its commercial, Affordable Care Act, and Medicare Advantage members in Pennsylvania, and Delaware now have access to a comprehensive, technology-enabled opioid use disorder (OUD) program. The program will help preserve treatment access and promote recovery during the COVID-19 pandemic and beyond.

**Tufts Health Plan's** Behavioral Health phone line is open to members for benefit support, navigation, and help locating providers for those seeking substance use treatment and virtual recovery options.

**Centene** is donating to the National Council for Behavioral Health's COVID-19 Relief Fund, specifically for the provision of Mental Health First Aid. Mental Health First Aid teaches citizens to recognize signs that someone might be experiencing a mental health crisis, suicidal thinking, or abusing substances.

**Mental health challenges are magnified in times of high stress or isolation. As our nation works to overcome the COVID-19 crisis, health insurance providers will continue to take decisive actions to support Americans' mental health and well-being.**

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).