

Health Insurers Respond to COVID-19- Update

CARRIER

ENHANCED BENEFITS¹

RESOURCES

Aetna

- Screening/diagnostic testing provided at no cost, even if member self-refers for the test
- Out-of-pocket costs waived for COVID-19 inpatient admissions through September 30, 2020
- Members diagnosed with COVID-19 will receive a care package with over-the-counter medications and cleaning supplies
- Access to Resources for Living (RFL), Aetna's employee assistance program, for all Aetna members - even if RFL is not part of the employer's current benefits program.
- Early refill limits are waived on maintenance medications for all members with pharmacy benefits administered through CVS Caremark
- CVS Pharmacy will waive charges for home delivery of prescriptions
- CVS Health will help Aetna members that may be experiencing anxiety related to COVID-19 by:
 - opening Crisis Response Lines
 - providing plan sponsors with a Resources for Living toolkit
 - expanding 24/7 access to the Aetna Nurse Medical Line

- [Member Resources](#)
- [COVID-19 FAQ](#)
- [Aetna & CVS Health](#)
- [Plan Sponsor Email](#)
- [Plan Sponsor Rx Letter](#)

Anthem Blue Cross

- Cost-sharing for telehealth visits (including behavioral health) waived through September 30, 2020
- Cost-sharing for diagnostic tests and treatment specific to COVID-19 are waived, in network, through December 31, 2020. Members may self-refer for the test.
- Relaxed early prescription refill limits for members who wish to refill most maintenance medications, where permissible.
- Sydney Care Mobile App has a COVID-19 Assessment. Based on results, members can triage to a telehealth doctor for further care guidance.
- [Anthem Coronavirus website](#) includes helpful resources such as a COVID-19 Test Facility Finder to quickly locate a testing facility near you.

- [COVID-19 External FAQ](#)
- [Member Resources](#)
- [Anthem Coronavirus Microsite](#)
- [Member Flyer](#)
- [Coronavirus Facts](#)

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Blue Shield of California

- Screening/diagnostic testing provided at no cost, even if member self-refers for the test (HMO only covered out of network if emergency)
- Out-of-pocket costs waived for COVID-19 medical treatments through September 30, 2020.
- Early refill limits are waived on maintenance medications

- [Member Resources](#)
- [News Center](#)
- [Broker Connections COVID-19](#)
- [Coronavirus FAQ](#)

Cigna

- Screening/diagnostic testing provided at no cost for fully-insured and Administrative Services Only (ASO) plans through July 31, 2020

- [COVID-19 Resource Center](#)
- [Customer FAQ](#)
- [Payment Status for Statutory Disability, Sick and Paid Leave & FMLA](#)

California Choice

- Members should refer to their enrolled carrier for guidance

- [Resource Center](#)

CCSB

- Members should refer to their enrolled carrier for guidance

- [Resource Center](#)

Health Net

- Screening/diagnostic testing provided at no cost (decision as to whether a member can self-refer has not been made)
- Prior authorization for lab work will be waived for screening and testing
- Cost-sharing is waived for doctor office, urgent care and outpatient hospital (including emergency dept.) visits for medically necessary COVID-19 related services
- Waived prescription refill limits for medically necessary COVID-19 related services, and relaxed restrictions on home and mail delivery of prescriptions
- Mental Health Resources: MHN may be contacted 24 hours a day, seven days a week at 1-800-227-1060

- [Health Net Broker Alerts](#)
- [What you Need to Know](#)
- [What you Need to Know \(PDF\)](#)
- [Member Resources](#)
- [Employer Alert](#)
- [Member Alert](#)

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Kaiser Permanente®

- Screening/diagnostic testing provided at no cost when recommended by a provider. Self-referral not permitted
- Out-of-pocket costs waived for treatment related to a positive COVID-19 diagnosis through December 31, 2020. Self-funded customers are encouraged to do the same
- Free mental health app, my Strength, for all members

- [Member Resources](#)
- [Member Flyer](#)
- [Article: Coronavirus preparedness](#)
- [News Clip](#)

MediExcel Health Plan

- Screening/diagnostic testing provided at no cost when recommended by a provider. Self-referral not permitted
- Until October 1, 2020, temporary prescription drug refill program available with select Walmart Pharmacies for commonly used maintenance medications.

- [COVID-19 website](#)
- [Mediexcel's Response](#)
- [What you Need to Know](#)

Oscar Health

- Screening/diagnostic testing provided at no cost, through the end of the pandemic, when recommended by a provider. Self-referral not permitted
- No out-of-pocket costs for all COVID-19 treatment received February 20 through July 31, 2020
- Members can visit this site to access mental and behavior health benefits through their partnership with Optum
- Emotional support helpline available from Optum 1-866-342-6892. Available to anyone, including family and friends
- Oscar teamed up with Calm to offer all members 40% off an annual subscription

- [Member Resource Center](#)
- [Member FAQ](#)
- [COVID-19 Risk Assessment](#)

Sharp Health Plan

- Screening/diagnostic testing provided at no cost when recommended by a provider. Self-referral not permitted. This includes hospital (including emergency dept), urgent care, provider office visits, and telehealth appointments for the purpose of screening and/or testing for coronavirus
- No out-of-pocket costs for all COVID-19 treatment received April 1 through June 30, 2020

- [Member Resources](#)
- [Member FAQ](#)

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Sutter Health Plus

- Screening/diagnostic testing provided at no cost when recommended by a provider. Self-referral not permitted.
- Members diagnosed with COVID-19 have no cost-share for covered services related to treatment from February through September 2020. This includes, but is not limited to, PCP office visits, urgent care visits, emergency dept visits, inpatient hospital, telehealth, and lab tests. Members are responsible for the cost-share of outpatient prescription drugs

- [Member Resources](#)

UnitedHealthcare

- Screening/diagnostic testing provided at no cost when recommended by a provider through July 24, 2020. Self-referral not permitted
- Cost-sharing for treatment specific to COVID-19 are waived, both in and out-of-network, through July 24, 2020 for the following: office visits/telehealth, urgent care, emergency room, observations days, inpatient hospital episodes, acute inpatient rehab, long-term acute care, and skilled nursing facilities
- Free Emotional-Support Help Line available for members suffering from fear or stress due to COVID-19, open 24/7

- [COVID-19 FAQ](#)
- [Broker FAQ Site](#)
- [Member Resources](#)
- [SimplyEngaged Gym/Activity Check In FAQ](#)

Western Health Advantage

- Screening/diagnostic testing provided at no cost when recommended by a provider. Self-referral not permitted.
- Coverage for treatment costs associated with COVID-19 care from February 2020 until the end of September 2020
- Behavioral health crisis line for members who need help during tumultuous times

- [Member Resources](#)

¹ Screening/diagnostic testing when ordered by the physician.