














Health Plan	Fully Insured Claim Rules	Plan Webpage
	<ul style="list-style-type: none"> <li>• Waiving all member cost sharing, including copays, coinsurance, and deductibles for COVID-19 diagnostic testing provided at approved locations in accordance with CDC guidelines.</li> <li>• Offering zero-copay telemedicine visits (*through June 4, 2020) through Aetna covered Teladoc offerings and in-network providers delivering synchronous virtual care (live video conferencing).</li> <li>• Waiving early medication refill limits on 30-day maintenance medications for all members with pharmacy benefits administered through CVS Caremark. Cost sharing applies as normal.</li> <li>• Offering 90-day maintenance medication prescriptions.</li> </ul>	<a href="#">CLICK HERE</a>
	<p>AllWays Health partners has put the following procedures in place as a result of COVID-19:</p> <ul style="list-style-type: none"> <li>• Forgoing cost-sharing for testing and evaluation at in-network facilities and out-of-network facilities if in-network providers are unavailable</li> <li>• A dedicated hotline to address issues surrounding coverage: 617-724-7000</li> <li>• Telehealth options for virtual care – free access to services such as Partners HealthCare On Demand</li> <li>• Relaxed requirements regarding the in vs. out-of-network parameters typically in place, allowing members easier access to treatment</li> <li>• Removing prior authorizations for HMO members</li> </ul> <p>Members should also keep in mind their FlexRx pharmacy benefit program, with access to a 90-day supply of many maintenance medications, as well as early refills on 30-day prescriptions. AllWays Health Partners is transitioning to a remote workforce to keep their own employees safe. They are confident in their ability to continue enrollment, eligibility, claims processing and customer service services remotely.</p>	<a href="#">CLICK HERE</a>
	<p>Anthem will cover testing for COVID-19 and will waive copays, coinsurance, deductibles and prior authorization for testing. The plan will also cover the care you get if you're diagnosed as having COVID-19, based on your plan's benefits. You'll pay any out-of-pocket expenses your plan requires for treatment, unless otherwise determined by state law or regulation.</p> <ul style="list-style-type: none"> <li>• Members can see a doctor at no cost online through June 14th, 2020. Download the free Sydney Care mobile app for access.</li> <li>• Anthem is relaxing early prescription refill limits, where permitted, for members who wish to receive a 30-day supply of most maintenance medications early. Additionally, if their plan includes a 90-day mail-order pharmacy benefit, members should talk to their doctor about whether changing from a 30-day supply to a 90-day supply is appropriate. They can get their 90-day supply through our home delivery pharmacy for most medications.</li> </ul>	<a href="#">CLICK HERE</a>
	<ul style="list-style-type: none"> <li>• Covering the full cost of diagnostic tests for COVID-19 for all fully insured members who meet CDC guidelines for testing. Members in fully insured plans will face no co-pay, co-insurance, or deductible for these tests. Self-funded employer groups will have the option of similarly waiving the cost share for these tests.</li> <li>• Waiving co-payments for medically necessary COVID-19 treatment at doctor's offices, emergency rooms and urgent care centers. Any medically necessary treatment for coronavirus is covered under a member's health plan within the United States or internationally.</li> <li>• Removing any administrative barriers, such as prior authorizations and referrals, for medically appropriate care for COVID-19.</li> <li>• Waiving co-pays, co-insurance, or deductibles for members with the Blue Cross telehealth benefit for the screening, evaluation, diagnosis, and/or suggested treatment of COVID-19. Telehealth offers convenience (within the United States) as well as the opportunity to avoid potential exposure to contagion. We will reach out to any employer customers without the benefit to ensure they know this option is available as well. Our 24/7 nurse hotline (888-247-2583) also is available free to all members and offers a safe and convenient clinical resource for minor ailments or questions.</li> </ul>	<a href="#">CLICK HERE</a>
	<p>Waiving all member cost sharing, including copays, coinsurance, and deductibles for COVID-19 diagnostic testing provided at approved locations in accordance with CDC guidelines.</p>	<a href="#">CLICK HERE</a>

	<ul style="list-style-type: none"> <li>Relaxing administrative procedures, such as prior authorizations and out-of-network requirements, for medically necessary care as dictated by the Massachusetts Department of Public Health (DPH) and Centers for Disease Control and Prevention (CDC).</li> <li>Coverage of medically necessary coronavirus testing and counseling for members who meet DPH and CDC guidelines. Fallon members (including members of commercial, Medicare and Medicaid plans) will have no cost-sharing for medically necessary COVID-19 testing and counseling.</li> <li>Waiving of copayments for medically appropriate coronavirus treatment in accordance with the CDC and DPH guidelines. Also, Fallon members who have telehealth benefits will have no copayments for telehealth services.</li> <li>Waiving early refill limits on non-scheduled control drug prescriptions for all Fallon members who fill their maintenance medications at any in-network pharmacy. Members can now receive early refills for certain medications up to a 90-day supply of maintenance medication prescriptions ahead of schedule.</li> <li>A dedicated hotline (1-877-835-8440, TRS 711) to connect members with representatives who can address questions about the coronavirus, discuss available benefits and provide phone numbers for additional help.</li> </ul>	<a href="#">CLICK HERE</a>
	<p>Harvard Pilgrim is waiving cost sharing for:</p> <ul style="list-style-type: none"> <li>COVID-19 testing</li> <li>Doctors office, urgent care and ER services for COVID-19 testing</li> <li>Telemedicine services</li> </ul> <p>This policy applies to our fully insured, Medicare Advantage and Medicare Supplement plans. Coverage will be provided in accordance with plan requirements.</p> <p>Connecticut: In accordance with the Connecticut Insurance Department Bulletin, members on our fully insured Connecticut plans can access 90-day supplies of maintenance prescription drug medications included under the customer's plan at usual copays, cost sharing, and deductibles through their pharmacists or providers. Additionally, members will also have access to out-of-network providers for the initial COVID-19 test when no in-network providers are available. Harvard Pilgrim will not impose prior authorization and referral requirements, where applicable, so members can get timely medically necessary testing for COVID-19.</p>	<a href="#">CLICK HERE</a>
	<p>Health New England is taking a number of actions as a result of the coronavirus spread, such as:</p> <ul style="list-style-type: none"> <li>Covering the cost of testing for COVID-19 for fully insured and Medicare members. This includes copays, co-insurance and deductibles. They plan to implementing similar processes for self-funded employers soon.</li> <li>Covering the cost of a COVID-19 vaccination if and when it becomes available</li> <li>Removing barriers like prior authorizations</li> <li>Waiving referral requirements</li> <li>Plans to waive copays for members with access to Teladoc for telehealth services</li> <li>A free 24/7 Nurse Advice Line (866-389-7613)</li> <li>Allowing early refills of 30-day prescription maintenance medication</li> </ul>	<a href="#">CLICK HERE</a>
	<ul style="list-style-type: none"> <li>Testing is fully covered with no out-of-pocket costs for patients who meet CDC guidelines at approved laboratory locations. This applies to members of Humana's Medicare Advantage, Medicaid and commercial employer-sponsored plans.</li> <li>Telemedicine visits for all urgent care needs are fully covered. Humana is encouraging members to use telemedicine (e.g., video chat) as a first line of defense for all urgent care needs. Humana will waive out-of-pocket costs for telemedicine visits for urgent care needs for the next 90 days. This will apply to Humana's Medicare Advantage, Medicaid and commercial employer-sponsored plans, and is limited to in-network providers delivering live video-conferencing. Humana is working closely with federal agencies to understand the impacts of both telemedicine and the coronavirus test on High Deductible Health Plans and Health Savings Accounts.</li> <li>Early prescription refills allowed for next 30 days – Humana is allowing early refills on prescription medicines so our members can prepare for extended supply needs—an extra 30- or 90-day supply as appropriate.</li> <li>Member support line available - call Humana's toll-free customer support line, which can be found on the back of their member I.D. card, to be connected to this dedicated team of professionals.</li> </ul>	<a href="#">CLICK HERE</a>
	<p>Waiving all member cost sharing, including copays, coinsurance, and deductibles for COVID-19 diagnostic testing provided at approved locations in accordance with CDC guidelines. This policy applies to the cost of the visit, associated lab tests, and radiology services at our hospital, emergency department, urgent care, and provider locations where the purpose of the visit is to be screened and/or tested for COVID-19.</p>	<a href="#">CLICK HERE</a>

	<ul style="list-style-type: none"> <li>• No out-of-pocket costs for medically necessary Coronavirus testing, counseling and vaccinations. This coverage applies at in-network providers, urgent care centers, emergency rooms and other facilities, and at out of network providers in the event a member cannot easily find an in-network provider to provide timely services.</li> <li>• No copayments for medically necessary Coronavirus treatment. This coverage applies at in-network providers, urgent care center, emergency rooms and other facilities, and at out of network providers in the event a member cannot easily find an in-network provider to provide timely services.</li> </ul>	<a href="#">CLICK HERE</a>
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	<ul style="list-style-type: none"> <li>• Waiving all member cost sharing, including copays, coinsurance, and deductibles for COVID-19 diagnostic testing provided at approved locations in accordance with CDC guidelines.**</li> <li>• Assistance available for early medication refill limits on 30-day maintenance medications. Cost sharing applies as normal.</li> </ul>	<a href="#">CLICK HERE</a>

\* Self funded plans will be able to opt-out of these guidelines

\* As of March 13th, 2020, 20 States have mandated that the physician interaction be covered at no cost share in addition to the testing