



COVID-19 (Coronavirus) Response by Carrier

Small and large group

Updated: 3/25/20 4:00pm PST

Carrier	Carrier Responses	Resources	Telemedicine	Public Announcement
Aetna	<p>Aetna will waive copays for all diagnostic testing related to COVID-19. This policy will cover the cost of physician-ordered testing for patients who meet CDC guidelines, which can be done in any approved laboratory location. Aetna will waive the member costs associated with diagnostic testing at any authorized location for all commercial, Medicare and Medicaid lines of business.</p> <p>Until June 4, 2020 Aetna will offer zero copay telemedicine visits — for any reason. Cost-sharing will be waived for all video visits through the CVS MinuteClinic app, Aetna-covered Teladoc® offerings and in-network providers delivering synchronous virtual care (live video-conferencing) for all commercial plan designs. Self-insured plan sponsors will be able to opt-out of this program at their discretion.</p> <p>Through Aetna’s Healing Better program, members who are diagnosed with COVID-19 will receive a care package containing CVS over-the-counter medications to help relieve symptoms. The package will also include personal and household cleaning supplies to help keep others in the home protected from potential exposure.</p> <p>Aetna will proactively reach out to members most at-risk for COVID-19. Care managers will walk members through what they can do to protect themselves, where to get information on the virus and where to go to get tested. CVS Health is implementing the following programs to educate members about COVID-19 and help address any associated anxiety and stress:</p> <ul style="list-style-type: none"> • Opening Crisis Response Lines for all Aetna (commercial, Medicare, Medicaid) and Caremark members who may be experiencing anxiety related to COVID-19. • Expanding 24x7 access to the Aetna Nurse Medical Line for all Aetna and Caremark members. • Providing Aetna plan sponsors with a Resources for Living toolkit with materials specifically developed for members experiencing anxiety related to COVID-19. 	<p>COVID-19 flyer</p> <p>COVID-19 CVS</p> <p>COVID-19 letter</p> <p>COVID-19 email</p> <p>COVID-19 FAQ</p>	<p>Aetna Teladoc</p>	<p>CVS Health resources</p> <p>Aetna What You Need to Know (COVID-19)</p>
Anthem Blue Cross (updated 3/25)	<p>Anthem will cover the care for members diagnosed as having COVID-19, based on the member’s plan benefits. It’ll also cover testing for COVID-19. Anthem will provide coverage of the coronavirus screening test at no out-of-pocket cost. Prior authorization is not required for diagnostic services related to COVID-19 testing. Access to Virtual Care and Development of a Coronavirus Assessment via Anthem’s Sydney Care Mobile App.</p> <p>LiveHealth Online is available for members at no extra cost through June 14, 2020. Anthem’s telehealth provider, LiveHealth Online, is a safe and effective way for members to see a doctor to receive health guidance related to COVID-19 from their homes via smartphone, tablet or computer-enabled web cam.</p> <p>Anthem offers 24/7 NurseLine. With 24/7 NurseLine, members can ask registered nurses a variety of questions, including how to choose the right level of care.</p> <p>Anthem is relaxing prescription refill limits, where permitted, for members who wish to receive a 30-day supply of most maintenance medications early.</p> <p>Special enrollment period for those who previously waived coverage will be allowed between March 23, 2020 through April 3, 2020.</p>	<p>COVID-19 Anthem UW/Benefit Q&A</p> <p>COVID-19 coverage</p> <p>COVID-19 facts</p> <p>Disability - Agent</p> <p>Disability - Member</p>	<p>LiveHealth Online</p> <p>LHO \$0 copay flyer</p> <p>LHO COVID-19 flyer</p> <p>NurseLine 24/7</p>	<p>Sydney Better Care Blog</p> <p>Anthem What You Need to Know (COVID-19)</p> <p>Anthem LiveHealth Online</p>



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Blue Shield of California	<p>Starting immediately, Blue Shield is waiving all cost-sharing and any prior approval for COVID-19 testing prescribed by a physician. This includes cost-sharing for hospital, urgent care, emergency room and office visits where the visit is to screen or test for the virus. Blue Shield will also not require prior authorization for medically necessary emergency care, consistent with its current practice.</p> <p>Blue Shield is waiving Teladoc cost-sharing for all members through May 31, 2020. Blue Shield suggests members and employees reach out to their Teladoc, NurseHelp 24/7 service or to report their condition to their family doctor or urgent care clinic.</p>	COVID-19 FAQ	COVID-19 Teladoc NurseHelp 24/7	Blue Shield What You Need To Know (COVID-19) Blue Shield News Center (COVID-19)
CCHP	<p>Due to new government orders to manage the current outbreak situation, CCHP has modified their services to better protect everyone's health and safety. Currently only providing member walk-in service at the following locations:</p> <ul style="list-style-type: none"> • CCHP: 445 Grant Ave., San Francisco • Gellert Health Services - 386 Gellert Blvd., Daly City 			CCHP What You Need To Know (COVID-19)
Cigna (updated 3/23)	<p>Cigna will cover COVID-19 testing similar to a preventive benefit for fully-insured and Administrative Services Only (ASO) plans, waiving copays, deductibles and co-insurance for customers.</p> <p>For individuals diagnosed with COVID-19, Cigna will ensure all patients receive the care they need.</p> <p>To help fight the spread of COVID-19 (coronavirus disease) in the U.S. and for its globally mobile customers, Cigna will waive all copays or cost shares for testing prescribed by health care providers.</p> <p>ASO self-funded benefit plans that wish to opt out of this enhanced coverage must submit in writing a request stating the plan does not wish to offer or waive copays, coinsurance, or deductibles for plan participants.</p> <p>Submission in writing is required within 10 business days of this communication. If a written communication is not received within that time period, copays, coinsurance, or deductibles will be waived for COVID-19 testing for employees.</p>	COVID-19 client letter COVID-19 FAQ #1 COVID-19 FAQ #2 COVID-19 payment status	Cigna Telehealth MD Live VirtualCare	Cigna Resource Center (COVID-19)
Community Care Health	<p>Effective immediately, CCH is waiving cost-sharing for medically necessary screening and testing for COVID-19 including, but not limited to, co-pays, deductibles, or coinsurance, including hospital (including emergency department), urgent care visits, and provider office visits, where the purpose of the visit is to be screened and/or tested for COVID-19.</p> <p>CCH customer service reps are prepared to address questions around COVID-19 as they would any other illness, natural disaster, etc. 1-855-343-2247.</p>		CCH Teladoc	CCH Resource Center (COVID-19)



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Guardian	<p>Currently the direction from California is as follows: If someone is unable to work due to having or being exposed to COVID-19 (certified by a medical professional), they can <u>file a Disability Insurance (DI) claim</u>.</p> <p>If they're unable to work because they are caring for an ill or quarantined family member with COVID-19 (certified by a medical professional), they can <u>file a Paid Family Leave (PFL) claim</u>.</p> <p>If their employer has reduced their hours or shut down operations due to COVID-19, they can <u>file an Unemployment Insurance (UI) claim</u>.</p> <p>For more information on California, please visit: https://edd.ca.gov/about_edd/coronavirus-2019.htm</p>			Guardian Resource Center (COVID-19)
Health Net	<p>Health Net is waiving cost-sharing (deductibles, copayments and coinsurance) for medically necessary COVID-19 screenings and tests, as well as doctor office, urgent care and outpatient hospital (including emergency department) visits for medically necessary COVID-19-related services.</p> <p>In addition, Health Net has eliminated prior authorization for lab work for screening and testing, so waivers are not required.</p> <p>Health Net has waived prescription refill limits for medically necessary COVID-19-related services. In addition, Health Net has relaxed restrictions on home or mail delivery of prescription drugs.</p> <p>Treatment for COVID-19 is a covered benefit under the Health Net plans.</p> <p>For a member admitted to the hospital, the hospital is required to follow standard Health Net prior authorization and notification requirements.</p>	<p>COVID-19 ER letter</p> <p>COVID-19 EE letter</p>	<p>Health Net Teladoc FAQ</p> <p>Health Net Teladoc flyer</p>	<p>Health Net What You Need to Know (COVID-19)</p> <p>Health Net Resource Center (COVID-19)</p>
Kaiser Permanente	<p>Kaiser Permanente is waiving member costs related to COVID-19 screening or testing.</p> <p>In the event members are diagnosed with COVID-19, additional services, including hospital admission (if applicable) will be covered and charged according to the normal plan coverage rules.</p> <p>Kaiser Permanente recently created a 5-part Coronavirus and COVID-19 informational video series that members may find helpful to work together to help prevent the spread of COVID-19.</p>	<p>COVID-19 FAQ</p> <p>COVID-19 flyer</p>	<p>Access to Care anytime</p> <p>KP Video Visits</p>	Kaiser What You Need to Know (COVID-19)
MediExcel	<p>Effective immediately, MediExcel Health Plan is waiving all cost-sharing for COVID-19 testing prescribed by a physician for patients who meet CDC guidelines.</p> <p>Excel Hospital in Tijuana has deployed a respiratory triage area to support the potential high demand for screening, while MediExcel's providers in Mexicali and Tecate are readying their facilities.</p>	<p>Member notice</p> <p>Call Your Doctor</p> <p>MediExcel COVID-19 response</p>		



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MetLife	<p>Under 500 employees: If the new leaves under the Act qualify for a “disability” under your client’s existing STD program with MetLife, STD will run concurrently with FMLA and offset the federal benefits, subject to the terms and conditions of MetLife’s program.</p> <p>MetLife offers an Employee Assistance Program (EAP) that provides 24/7 confidential access to professional support to help employees manage stress, anxiety, grief, financial concerns and much more. Employees can connect to support by phone, video or chat — anytime, anywhere. And they have access to a vast library of online resources for coping with trauma, building resiliency, self-care and managing change.</p> <p>For Life Insurance policy customers, licensed Grief Counselors are available from Lifeworks for insured employees and their dependents if they experience a loss, regardless of cause of death, or are diagnosed with a potentially life-threatening disease such as COVID-19. Whether it’s help coping with a loss or a major life change, confidential counseling sessions can be tailored to meet the individual’s needs.</p>	<p>Federal Legislation > 500</p> <p>Federal Legislation < 500</p>		<p>MetLife Customer Update (COVID-19)</p>
National General	<p>As part of the effort regarding COVID-19 diagnostic testing, National General will: Waive all member cost-sharing for COVID-19 diagnostic tests and related services, including the associated office visit, emergency room or urgent care charges. The waiver applies any out-of-pocket costs, including deductibles, copays and co-insurance for diagnostic testing related to COVID-19.</p> <p>Waive all prior authorization requirements as it relates to COVID-19 diagnostic testing. Allow early refills and up to a 90-day supply of a member’s prescription drugs in the event of hardship related to COVID-19.</p>	<p>COVID-19 FAQ</p>		<p>National General announcement (COVID-19)</p>
Oscar Health	<p>The following resources are available to Oscar members:</p> <p>Waiving cost-sharing for COVID-19 diagnostic testing. If your client’s doctor recommends they should be tested for COVID-19, they will not be charged for the lab test.</p> <p>Continuing to offer \$0 telemedicine services (Doctor on Call). Telemedicine is a great option for people who think they could have COVID-19. Oscar’s telemedicine PCPs can recommend COVID-19 testing and direct your clients to the right place for testing.</p> <p>An online COVID-19 resource center: hioscar.com/covid19. Webpage for Oscar members to stay up-to-date and understand their care options.</p> <p>Oscar members have access to Doctor on Call service 24/7. Concierge team is prepared to support 1-855-672-2755. Members can secure message Concierge or request a Doctor on Call consultation from their Oscar app or online account (hioscar.com/member) at any time.</p>	<p>Online risk assessment</p>	<p>Oscar Doctor On Call</p> <p>Oscar Concierge flyer</p>	<p>Oscar Health Resource Center (COVID-19)</p> <p>Oscar Q&A (COVID-19)</p>



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Principal	<p>Group benefits-specific questions:</p> <p>Will an employee remain eligible for coverage if quarantined due to COVID-19 and unable to work from home? For employees who have not tested positive for COVID-19, the standard continuation language provides coverage to the end of the month. If a quarantine period extends into the next month, Principal will continue coverage until the end of that month, provided premiums continue to be paid. For employees who have tested positive for COVID-19, Principal continues coverage for the duration of the illness, provided premiums continue to be paid.</p> <p>Is an employee considered disabled if they are quarantined due to COVID-19? Employees under quarantine for COVID-19 that do not have a disabling medical condition do not satisfy the definition of disability under Principal's policies.</p> <p>Do employees qualify as disabled if they fall ill due to COVID-19? Claims for COVID-19 will be evaluated the same as any other illness. As with all claims, they must satisfy Principal's definition of disability and all other provisions outlined in the policy.</p> <p>Does Principal have a pandemic-specific exclusion in its group benefit policies? No, Principal evaluates COVID-19 as it would any other medical condition.</p> <p>Employee Assistance Program (EAP) for group benefit clients Principal and Magellan are extending telephonic EAP support for all group benefit clients that may have employees who are feeling overwhelmed or anxious about COVID-19. They can contact Magellan Healthcare 24/7 at 800-450-1327 for free, confidential consultation services.</p>	<p>COVID-19 FAQ</p>		<p>Principal Resource Center (COVID-19)</p>
The Hartford	<p>Group benefits-specific questions:</p> <p>Will The Hartford view a quarantine alone as a disabling condition? A. The Hartford makes coverage determinations based on the specific facts and policy language associated with each claim.</p> <p>Will STD cover coronavirus, and what documentation will be required? A. The Hartford makes coverage determinations based on the specific facts and policy language associated with each claim. Generally, medical information is required to support an STD claim, including a claim due to coronavirus.</p> <p>Will leave due to coronavirus be approved under FMLA? A: The Hartford reviews each leave request based on the specific facts presented. In order to qualify for leave under FMLA or state leave laws, the claimant must satisfy the requirements as specified under the applicable federal (or state) regulation.</p> <p>For customers who are STD self-insured, what happens if they choose a plan change or tell us they want to cover something (i.e. quarantine) that is not under their existing coverage? Customers considering changes to their self-funded disability plan based on the coronavirus outbreak are strongly encouraged to consult their benefits advisor to address potential impacts.</p>	<p>Preventive Tips - Employer</p> <p>COVID-19 - Group benefits</p>		<p>The Hartford Resource Center (COVID-19)</p>
Sharp Health Plan	<p>Sharp covers COVID-19 screening and/or testing when recommended by the member's healthcare provider as medically necessary. Sharp Health Plan has reduced the cost-share (or what you pay out of pocket) to \$0 for all medically necessary screening and testing for COVID-19. This includes hospital (including emergency department), urgent care, and provider office visits for the purpose of screening and/or testing for COVID-19.</p>			<p>Sharp What You Need to Know (COVID-19)</p>



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Sutter Health Plus	A member who feels ill may schedule a video visit through My Health Online, call the 24/7 Nurse Advice line at 855-836-3500, or contact their provider to discuss the most appropriate treatment options. A member who seeks medically necessary screening and testing for COVID-19, including visits to hospitals and emergency departments, urgent care centers, and provider offices, will receive the services at no out-of-pocket cost. Any member who receives a bill should contact Sutter Health Plus Member Services at 855-315-5800.		SHP Video Visits SHP Virtual PCP	SHP What You Need to Know (COVID-19)
UHC (updated 3/24)	<p>UnitedHealthcare has waived all member cost-sharing, including copays, coinsurance and deductibles, for COVID-19 diagnostic testing provided at approved locations in accordance with CDC guidelines for all commercial insured, Medicaid and Medicare members.</p> <p>Eligible UnitedHealthcare and OptumRx members needing help obtaining an early prescription refill can call the customer care number located on the back of their medical ID card for assistance, or contact OptumRx customer service (800) 788-4863.</p> <p>Health plan members are encouraged to use UnitedHealthcare's Virtual Visit* capability, available through the UnitedHealthcare app, to help answer any general questions or concerns they might have.</p> <p>Special Enrollment effective March 23, 2020 – April 6, 2020 extended to employees who did not elect coverage for themselves or dependents at the group's initial enrollment.</p>	COVID-19 FAQ	COVID-19 Teladoc Teladoc FAQ Virtual Visits	UHC Resource Center (COVID-19)
Unum	<p>Are people quarantined generally considered disabled? Unum generally does not consider quarantined workers to be disabled unless they have a medical condition that results in restrictions and limitations that satisfy a policy's definition of disability. However, Unum will evaluate each situation where an individual is quarantined on a case-by-case basis.</p> <p>How will Unum apply leave guidelines to quarantined individuals? When determining whether a quarantine is a qualifying leave event, Unum will consider factors such as the reason the quarantine was ordered, what treatment may have been received during the quarantine period, and whether an illness was diagnosed at any point. Generally, quarantined employees are not entitled to FMLA, unless they meet the definition of a serious health condition or if they are likely disabled.</p>	UNUM flyer Assist America - FAQ COVID-19 FAQ COVID-19 broker email COVID-19 member email		UNUM Resource Center (COVID-19)
Western Health Advantage	WHA is waiving all cost-sharing for medically necessary screening and testing for COVID-19. This means that all WHA members will pay \$0 for medically necessary screening and testing for COVID-19.			WHA Resource Center (COVID-19)



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Warner Pacific Resources

Zywave (GO COMPASS)

Our partner Zywave has provided helpful resources for employers and employees regarding COVID-19 (coronavirus).

[Zywave employee flyer](#)

[HR Insights](#)

[HR Compliance Bulletin](#)

IRS: High-deductible health plans can cover Coronavirus costs

The Internal Revenue Service is advising that high-deductible health plans (HDHPs) can pay for 2019 Novel Coronavirus (COVID-19)-related testing and treatment, without jeopardizing their status. This also means that an individual with an HDHP that covers these costs may continue to contribute to a health savings account (HSA).

In [Notice 2020-15 \(PDF\)](#), posted on IRS.gov, the IRS said that health plans that otherwise qualify as HDHPs will not lose that status merely because they cover the cost of testing for or treatment of COVID-19 before plan deductibles have been met. The IRS also noted that, as in the past, any vaccination costs continue to count as preventive care and can be paid for by an HDHP. <https://www.irs.gov/newsroom/irs-high-deductible-health-plans-can-cover-coronavirus-costs>

CDI: 60-Day Grace Period for Insurance Premium Payments Due to the Disruption Caused by the Novel Coronavirus (COVID-19) Outbreak

Insurance Commissioner Ricardo Lara issued a Notice requesting that all insurance companies provide their policyholders with at least a 60-day grace period to pay insurance premiums. The Commissioner made the request to ensure policies are not cancelled for nonpayment of premium due to the novel coronavirus (COVID-19) public health emergency

The [Notice](#) follows Governor Gavin Newsom's State of Emergency declaration to make additional resources available, formalize emergency actions already underway across multiple state agencies and departments, and help the state prepare and mitigate against the broader spread of COVID-19. The Commissioner's Notice is directed to all admitted and non-admitted insurance companies that provide any insurance coverage in California including, life, health, auto, property, casualty, and other types of insurance. <http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/release030-2020.cfm>

Families First Coronavirus Response Act: Employer Expanded Family and Medical Leave Requirements

The **Families First Coronavirus Response Act (FFCRA or Act)** requires certain employers to provide their employees with expanded family and medical leave for specified reasons related to COVID-19.^[1] The Department of Labor's (Department) Wage and Hour Division (WHD) administers and enforces the new law's paid leave requirements. These provisions will apply from the effective date through December 31, 2020. <https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>

Reference information:

All responses and information originated were from communications from Warner Pacific's carrier partners. Information is not guaranteed to be accurate and is subject to change at any time. For the most updated information on the coronavirus, visit cdc.gov.

World Health Organization (WHO): <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>; COVID-19 Pandemic FAQ: <https://bit.ly/2IFRtiH>

Kaiser Family Foundation (KFF): <https://www.kff.org/tag/coronavirus/>

Centers for Disease Control and Prevention (CDC): <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

California Department of Insurance (CDI): <http://www.insurance.ca.gov/0400-news/0100-press-releases/2020/release025-2020-2.cfm>

<http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/COVID-19-Screening-and-Testing.pdf>