

PRIVATE PAYER COVERAGE DURING COVID-19					
	COVID-19 Testing	COVID-19 Treatment	Telehealth/Telephone	Vaccine Coverage	Other Policy Announcements
<a href="#">Aetna</a>	<ul style="list-style-type: none"> <li>• Waiving member cost-sharing including self-insured plans</li> <li>• Waiving member diagnostic and antigen tests</li> <li>• Waiving cost-sharing antibody tests ordered by a “provider” or authorized health care professional</li> <li>• Aetna’s private, employer-sponsored and student health commercial insurance plans will cover up to eight over the counter (OTC) at-home COVID-19 tests per 30-day period until the end of the public health emergency (PHE). You can submit for</li> </ul>	<ul style="list-style-type: none"> <li>• Waiving treatment for MA and Medicaid members; contact member services for specific benefits</li> <li>• In-patient admissions at in-network facilities for treatment or health complications due to COVID-19 ended on February 28, 2021, for all Aetna-insured Commercial plans</li> <li>• Self-insured plan sponsors offer this waiver at their discretion</li> </ul>	<ul style="list-style-type: none"> <li>• All member cost-sharing for covered in-network telehealth visits for outpatient, mental health counseling services, and specialist visits ended on January 31, 2021</li> <li>• Waiving Individual Medicare Advantage (MA) plan members cost-sharing for all in-network primary care visits via-telehealth until the end of the PHE.</li> <li>• Minor acute E/M services care services via audio only are covered</li> <li>• General health visits and behavioral health visits, audio-visual connection is required</li> <li>• “Providers” can use Teledoc or non-public facing synchronous video chat platforms like Skype and Facetime</li> </ul>	<ul style="list-style-type: none"> <li>• Waiving member cost-sharing for the COVID-19 vaccine and booster for Commercial and Medicaid members</li> <li>• CMS has indicated that it will cover the cost of the vaccine for Medicare beneficiaries, including those in the Medicare Advantage plan</li> <li>• Aetna will cover COVID-19 administrative fees w/out cost sharing for in-and out-of-network “providers”</li> <li>• Vaccines will be available at pharmacies, doctors’ offices</li> <li>• Click <a href="#">here</a> to see the list of participating pharmacies</li> <li>• “Providers” will be reimbursed for the administration of the vaccine at the <a href="#">established CMS rates</a>.</li> </ul>	<ul style="list-style-type: none"> <li>• Offering 90-day maintenance medication prescriptions for insured and Medicare members</li> <li>• Waiving charges for home delivery of prescription medication</li> <li>• Relaxed PCP referral requirements for MA plans</li> <li>• Prior authorization for admission from acute care hospitals to Skilled Nursing Facilities (SNF) are waived</li> <li>• SNFs must notify Aetna within 48 hours of admission</li> <li>• Post-Acute care facility is required to send medical records for concurrent review within three days of initial admission.</li> <li>• Long-Term Care Hospital Admissions (LTACH) and Inpatient Acute Rehabilitation still require prior authorization for admission</li> <li>• Visit the <a href="#">Aetna website</a> for up-to-date prior authorization information</li> </ul>

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	<ul style="list-style-type: none"> <li>reimbursement through your Aetna member website.</li> <li>For an in-person COVID-19 test, patients must register in advance at <a href="https://www.cvs.com">CVS.com</a> to schedule an appointment</li> </ul>				in your state including information on elective procedures
<a href="#">Anthem</a>	<ul style="list-style-type: none"> <li>Waiving member cost-sharing</li> <li>Use <a href="#">this tool</a> to find a testing center near you</li> <li>A “provider” must order a COVID-19 test for you for in-person testing</li> <li>Anthem will cover up to eight over the counter (OTC) at-home COVID-19 tests per 30-day period until the end of the public health emergency (PHE). You can</li> </ul>	<ul style="list-style-type: none"> <li>Cost-sharing ended on January 31, 2021</li> <li>People diagnosed with COVID-19 may have <a href="#">long term symptoms</a>. Anthem case management nurses are ready to help coordinate care for those symptoms.</li> </ul>	<ul style="list-style-type: none"> <li>“Providers” will be reimbursed for telehealth at the same rate as a face-to-face office visit. Audio-only telephone codes do not equate to an in-person visit and therefore will not be reimbursed at an in-office visit rate</li> <li>Self-insured plans will be able to opt out</li> <li>Visit your <a href="#">states page</a> for coverage</li> <li>Cost-sharing for COVID-19 related visits for audio-visual and audio only services with in-network “providers” until further notice (coverage may vary per state)</li> </ul>	<ul style="list-style-type: none"> <li>Anthem will cover COVID-19 vaccine administration fees w/out cost-sharing for in- and out-of-network “providers” for all members</li> <li>Anthem will reimburse for the administration of COVID-19 FDA-approved vaccines at the <a href="#">established CMS rates</a>.</li> <li>Read <a href="#">CMS’ issued guidance</a> for MA plans</li> </ul>	<ul style="list-style-type: none"> <li>Relaxing early Rx refill limits for patients who want a 90-day supply of maintenance medications</li> <li>Waiving prior authorizations for testing and treatment for patients diagnosed with COVID-19</li> <li>Visit your <a href="#">states page</a> for additional prior authorization coverage</li> </ul>

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	<ul style="list-style-type: none"> <li>submit for reimbursement through the Claims &amp; Payment page on <a href="https://www.anthem.com">Anthem.com</a></li> </ul>	<ul style="list-style-type: none"> <li>Visit your <a href="#">states page</a> for telehealth coverage</li> </ul>	<ul style="list-style-type: none"> <li>Self-insured plans will be able to opt out of this program</li> </ul>		<ul style="list-style-type: none"> <li>Anthem has joined with <a href="#">Psych Hub</a> to develop a free web-based resource to support members' mental health</li> </ul>
<a href="#">BCBSA</a> *includes all independent locally operated BCBS companies and BCBS Federal Employee Program (FEP)	<ul style="list-style-type: none"> <li>Waiving cost-sharing</li> <li>Use this <a href="#">online tool</a> to find a testing site near you</li> </ul>	<ul style="list-style-type: none"> <li>Waiving cost-sharing for members of all fully insured group, individual, Medicare (excluding Part D), Medicare Supplement, and Medicaid plans</li> <li>Check with your <a href="#">health plan</a> for additional coverage</li> </ul>	<ul style="list-style-type: none"> <li>Expanding in-network telehealth and audio-only coverage</li> <li>Check with your <a href="#">health plan</a> for additional coverage</li> </ul>	<ul style="list-style-type: none"> <li>Waiving member cost-sharing for the COVID-19 vaccine</li> <li>Check with your <a href="#">health plan</a> for complete coverage information</li> </ul>	<ul style="list-style-type: none"> <li>Relaxing early Rx refill limits and offering 90-day fills (check your plan benefits)</li> <li>Prior authorizations waived for diagnostic tests and medically necessary covered services if diagnosed with COVID-19</li> <li>Prior authorization waived for 180 days for inpatient and outpatient procedures</li> <li>Visit the <a href="#">BCBS website</a> for more policy announcements</li> </ul>
<a href="#">Cigna</a>	<ul style="list-style-type: none"> <li>Waiving cost-sharing until April 15, 2022</li> <li>Use this <a href="#">online tool</a> to determine how to get tested</li> <li>A "provider" must order a COVID-19 test for you for in-person testing</li> </ul>	<ul style="list-style-type: none"> <li>Starting February 16, 2021, cost-sharing applies for any COVID-19 related visits</li> </ul>	<ul style="list-style-type: none"> <li>Waiving cost-sharing for COVID-19 related visits for audio-visual and audio only services with in-network "providers" until April 15, 2022, through a virtual vendor such as Amwell or MDLive</li> <li>Standard customer cost-share applies to visits not related to COVID-19</li> <li>A <a href="#">Virtual Care Reimbursement Policy</a></li> </ul>	<ul style="list-style-type: none"> <li>Waiving cost-sharing for the COVID-19 vaccine for commercial and Medicare members</li> <li>"Providers" will be reimbursed for the administration of the vaccine at the <a href="#">established CMS rates</a>.</li> </ul>	<ul style="list-style-type: none"> <li>Free home delivery of 90-day supply of maintenance medication</li> <li>Prior authorizations waived for COVID-19 evaluations, testing, or treatment</li> <li>Pre-admission and pre-surgical testing costs are waived until April 15, 2022</li> <li>Allow direct emergent or urgent transfers to SNF, AR, and LTACH w/out prior</li> </ul>

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	<ul style="list-style-type: none"> <li>Cigna will cover up to eight over the counter (OTC) at-home COVID-19 tests per 30-day period until the end of the public health emergency (PHE). You can submit for reimbursement using the <a href="#">COVID-19 OTC Test Kit Claim Form</a></li> </ul>		<p>was implemented on January 1, 2021</p>		<p>authorizations until March 31, 2022</p> <ul style="list-style-type: none"> <li>Prior authorization required for routine and non-emergent transfers</li> </ul>
<a href="#">Humana</a>	<ul style="list-style-type: none"> <li>Waiving out-of-pocket costs</li> <li>Visit Humana’s <a href="#">Risk Assessment Tool</a> to determine if you are eligible for an at home test or a visit to a testing facility</li> <li>Humana will cover up to eight over the counter (OTC) at-home COVID-19 tests per 30-day period until the</li> </ul>	<ul style="list-style-type: none"> <li>Waiving out-of-pockets costs through the 2022 plan year for MA plan members</li> <li>Medicaid plans will follow state requirements</li> <li>Cost-sharing will apply for employer group members starting January 1, 2021</li> <li>Members should check with their plan about 2022 coverage</li> </ul>	<ul style="list-style-type: none"> <li>Waiving cost-sharing for MA members for audio-visual and audio only telehealth services by participating/in-network “providers” through 2022 for primary and urgent care and behavioral health</li> <li>Humana is reimbursing an office visit furnished via telehealth by an in-network practitioner at the same rate as an in-person office visit for audio-visual and audio-only services</li> </ul>	<ul style="list-style-type: none"> <li>All FDA-authorized COVID-19 vaccines will be covered at no additional cost for members at both in-network and out-of-network “providers” through the national PHE period</li> </ul>	<ul style="list-style-type: none"> <li>Call the Humana benefits team for your coverage</li> <li>Prior authorization not required for those who test positive for COVID-19</li> </ul>

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	<p>end of the public health emergency (PHE). You can submit for reimbursement using the <a href="#">At-home Over-the-Counter (OTC) COVID Test Reimbursement Form</a></p>				
<a href="#">United Health</a>	<ul style="list-style-type: none"> <li>Waiving cost-sharing for MA members and Individual and Group Market health plans until April 15, 2022, when medically appropriate as ordered or reviewed by a “provider” or appropriately licensed health care professional</li> <li>Medicaid members should refer to their state’s website for coverage</li> </ul>	<ul style="list-style-type: none"> <li>Cost-sharing will be according to your benefit plan for Exchange, Individual, and Fully Insured Employer-sponsored plans</li> <li>Medicaid cost-share waiving is subject to state regulations</li> </ul>	<ul style="list-style-type: none"> <li>Waiving cost-sharing for COVID-19 testing-related visits until April 15, 2022, for MA members and Individual and Group Market health plans</li> <li>Medicaid members should refer to their state’s page for coverage</li> <li>Cost-sharing for non-COVID-19 related visits is determined by your benefit plan for individual and fully insured employer health plans</li> <li>Audio-visual technology must be used for PT/OT/ST, chiropractic therapy, home health, and hospice</li> </ul>	<ul style="list-style-type: none"> <li>Waiving cost-sharing for member, individual, and Medicaid member health plans at in- and out-of-network “providers” through the national PHE period</li> <li>Visit <a href="#">United Health’s COVID-19 Vaccine Guidance page</a> for reimbursement updates</li> <li>Medicaid members, please review the <a href="#">UnitedHealthcare Community Plan website</a> and your state’s site for the latest information</li> <li>UnitedHealthcare will reimburse administration of the COVID-19 vaccine in accordance with</li> </ul>	<ul style="list-style-type: none"> <li>Allowing early refills</li> <li>Visit the UHC website for more prescription coverage</li> <li>Prior authorization is not required for diagnostic radiology for COVID-19 testing and testing-related services</li> <li>Normal prior authorization requirements are in effect for durable medical equipment, prosthetics, orthotics, and supplies (DMEPOS), medical, behavioral, and dental services, and post-acute care admission</li> <li>Prior authorization for inpatient procedures will extend 90 days from the expected admission date</li> </ul>

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	<ul style="list-style-type: none"> <li>• Cost-sharing waived for FDA-authorized antibody tests through 2021 for MA and Individual and Group Market health plans when medically appropriate as ordered or reviewed by a “provider” or appropriately licensed health care</li> <li>• Use this <a href="#">online tool</a> to find a testing site near you</li> <li>• Humana will cover up to eight over the counter (OTC) at-home COVID-19 tests per 30-day period until the end of the public health emergency (PHE). Sign into your <a href="#">myuhc.com account</a> to</li> </ul>		<ul style="list-style-type: none"> <li>• Audio-visual technologies include FaceTime, Skype, Zoom, or telehealth applications</li> <li>• Services provided through live, interactive audio-visual or audio-only to new and existing patients whose medical cover telehealth services will be reimbursed based on national reimbursement determinations, policies, and contracted rates</li> <li>• Free 24/7 emotional support line</li> </ul>	<p>applicable state laws and federal provisions</p>	



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	submit for reimbursement.				
<a href="#">Kaiser Permanente</a>	<ul style="list-style-type: none"> <li>• Waiving cost-sharing for COVID-19 testing</li> </ul>	<ul style="list-style-type: none"> <li>• Waiving cost-sharing for COVID-19 treatment</li> </ul>	<ul style="list-style-type: none"> <li>• Visit your state’s page for coverage</li> </ul>	<ul style="list-style-type: none"> <li>• Waiving member cost-sharing for the COVID-19 vaccine</li> </ul>	

Updated 2/03/2022

[AHIP’s Health Insurance Providers Respond to Coronavirus \(COVID-19\)](#) includes current information on many private payers; not all are listed.