<table>
<thead>
<tr>
<th>Aetna</th>
<th><strong>COVID-19 Testing</strong></th>
<th><strong>COVID-19 Related Visits</strong></th>
<th><strong>Telehealth/Telephone Prescriptions</strong></th>
<th><strong>Other Policy Announcements</strong></th>
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</thead>
<tbody>
<tr>
<td></td>
<td>• Waiving member cost-sharing until June 1, 2020 including self-insured plans</td>
<td>• Waiving cost-sharing to all Aetna-insured commercial plan sponsors and MA members; Medicaid beneficiaries vary by state. • Waiving inpatient admissions at in-network facilities until June 1, 2020</td>
<td>• Waiving cost-sharing for audio-visual and audio only in-network services until June 4, 2020 • Minor acute E/M services care services via audio only are covered • General health visits and behavioral health visits, audio-visual connection is required • “Providers” can use non-public facing synchronous video chat platforms like Skype and Facetime • “Providers” will be reimbursed for telemedicine 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 • Self-insured plans will be able to opt out of this program</td>
<td>• Free delivery for CVS Pharmacy orders • Waiving early refills from CVS</td>
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<td>within 48 hours and send medical records for review within three days of admission</td>
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<td>• Prior authorization requests for commercial members are being extended to 9 months instead of 6 for elective procedures</td>
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<td>Currently working with partner hospitals to transfer and discharge members unrelated to COVID-19 from hospitals to clinically appropriate settings</td>
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<td><strong>Anthem</strong></td>
<td>• Waiving member cost-sharing until May 31, 2020</td>
<td>• If diagnosed, cost-sharing is waived until May 31, 2020 for fully-insured, Individual, Medicaid, and MA members</td>
<td>• Waiving cost-sharing for audio-visual and audio only services until June 14, 2020 Audio-visual member cost-sharing will be waived including mental health and substance use disorder for fully-insured plans and Medicare and Medicaid where permissible. For cost-sharing to be waived, members must use Anthem’s authorized telemedicine service, LiveHealth Online or the Sydney Care app</td>
<td>• Relaxing early Rx refill limits for patients who want a 30-day supply of maintenance medications</td>
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<td></td>
<td>• Audio-only in-network cost-sharing will be waived including mental health and</td>
<td></td>
<td>• Waiving prior authorizations for testing and treatment for patients diagnosed with COVID-19</td>
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<td>substance use disorder visits for fully-insured plans; Medicare and Medicaid were permissible.</td>
<td>Waiving cost-sharing through May 31, 2020</td>
<td>Expanding telehealth offerings and nurse/“provider” hotlines</td>
<td>Prior authorizations waived for diagnostic tests and medically necessary covered services if diagnosed with COVID-19</td>
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<tr>
<td></td>
<td>• Self-insured plans will be able to opt out of this program</td>
<td>Waiving prior authorizations</td>
<td>Check with your state on coverage for non-COVID-19 related visits</td>
<td>Visit the BCBS website for special enrollment announcements</td>
</tr>
<tr>
<td><strong>BCBSA</strong></td>
<td>• Waiving cost-sharing through May 31, 2020</td>
<td>Waiving cost-sharing through May 31, 2020 including hospital stays</td>
<td>Relaxing early Rx refill limits on 30 day prescriptions</td>
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<tr>
<td><em>includes all independent locally-operated BCBS companies and BCBS Federal Employee Program (FEP)</em></td>
<td>• Waiving prior authorizations</td>
<td>• Expanding telehealth offerings and nurse/“provider” hotlines</td>
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<td><strong>Cigna</strong></td>
<td>• Waiving cost-sharing until May 31, 2020</td>
<td>Waiving cost-sharing until May 31, 2020 for visits w/ in-network “providers”</td>
<td>Waiving cost-sharing for for audio-visual and audio only services with in-network “providers” until May 31, 2020 for COVID-19 related visits through a virtual vendor such as Amwell or MDLive</td>
<td>Prior authorizations waived for COVID-19 evaluations, testing, or treatment</td>
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<tr>
<td></td>
<td>• Waiving prior authorizations</td>
<td></td>
<td>• Standard customer cost-share for non COVID-19 related visits until May 31, 2020</td>
<td>Allow direct transfer to skilled nursing facility, acute rehabilitation, and long-term acute care hospitals w/out prior authorizations until May 31, 2020</td>
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<td>• Free home delivery of 90-day supply of maintenance medication</td>
<td></td>
<td>• Healthcare “providers” will be reimbursed at Cigna’s in-network or Medicare rates</td>
<td>Increasing authorization window for all services from three to six months until May 31, 2020</td>
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| **Humana**       | • Waiving out-of-pocket costs  
                    • Testing fully covered | • Waiving member cost sharing for audio-visual and audio only telehealth services by participating/in-network “providers” through 2020  
                    • All covered services including audio-visual and audio only and other virtual services with in-network “providers” will be reimbursed to the full amount at the same rate as an in-person office visit | • Allowing early refills through July 25, 2020 | • Prior authorization not required for those who test positive for COVID-19  
                    • Cost-sharing waived for all in-network primary care and behavioral health visits, including telehealth in 2020, not only COVID-19 visits |
| **United Health**| • Waiving costs for COVID-19 testing provided at approved locations and ordered by a health care “provider”  
                    • Waiving member cost-sharing until May 31, 2020 for MA, Medicaid, Individual and Group Market fully insured health plans | • Waiving cost-sharing for audio-visual and audio only telehealth services with in-network “providers” until June 18, 2020  
                    • Virtual visit vendors include Teledoc, American Well, Doctor on Demand, and other various partners.  
                    • Services provided through live, interactive audio-visual or audio-only to new and existing patients whose | • Allowing early refills | • Suspension of prior authorization for post-acute care setting and when a member transfers to a new “provider” until May 31, 2020  
                    • Admitting facility must notify UnitedHealth within 24 hours for weekday admissions and by 5 p.m. local time on the next business day for weekend or holiday admissions |
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<td>medical cover telehealth services will be reimbursed based on national reimbursement determinations, policies, and contracted rates</td>
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<td>• 90 day extension of open and approved prior authorizations with end date or date of service between March 24, 2020 and May 31, 2020</td>
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<td>• Timely filing deadlines extended for MA, Medicaid, Individual and Group Market health plans</td>
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Updated 5/8/2020

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