

PRIVATE PAYER COVERAGE DURING COVID-19					
	COVID-19 Testing	COVID-19 Treatment	Telehealth/Telephone	Vaccine Coverage	Other Policy Announcements
Aetna	<ul style="list-style-type: none"> • Waiving member cost-sharing including self-insured plans • Waiving member diagnostic and antigen tests • Waiving cost-sharing antibody tests ordered by a “provider” or authorized health care professional • For a COVID-19 test, patient must register in advance at CVS.com to schedule an appointment • More than 4,800 CVS locations are offering testing 	<ul style="list-style-type: none"> • Waiving in-patient admissions at in-network facilities for treatment or health complications due to COVID-19 until February 28, 2021 to all Aetna-insured commercial plan sponsors and MA members, Medicaid beneficiaries vary by state • Self-insured plan sponsors offer this waiver at their discretion 	<ul style="list-style-type: none"> • All member cost-sharing for covered in-network telehealth visits for outpatient and mental health counseling services ended on January 31, 2021 • Individual Medicare Advantage (MA) plan members cost-sharing is waived for all in-network primary care visits via-telehealth until March 31, 2021 • Cost-sharing for specialist telehealth visits expired on January 31, 2021 • 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 Teledoc or non-public facing synchronous video chat platforms like Skype and Facetime 	<ul style="list-style-type: none"> • Waiving member cost-sharing for the COVID-19 vaccine for Commercial and Medicaid members • CMS has indicated that it will cover the cost of the vaccine for Medicare beneficiaries, including those in the Medicare Advantage plan • Aetna will cover COVID-19 administrative fees w/out cost sharing for in- and out-of-network providers • Vaccines will be available at pharmacies, doctors’ offices • Click here to see the list of participating pharmacies • Providers will be reimbursed for the administration of the vaccine at the established CMS rates. 	<ul style="list-style-type: none"> • Offering 90-day maintenance medication prescriptions for insured and Medicare members • Waiving charges for home delivery of prescription medication • Relaxed PCP referral requirements for MA plans • Prior authorization for admission from acute care hospitals to Skilled Nursing Facilities (SNF) are waived • SNFs must notify Aetna within 48 hours of admission • Long-Term Care Hospital Admissions (LTACH) and Inpatient Acute Rehabilitation still require prior authorization for admission • Visit the Aetna website for up-to-date prior authorization information in your state including information on elective procedures

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			<ul style="list-style-type: none"> • “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 • Self-insured plans will be able to opt out 		
Anthem	<ul style="list-style-type: none"> • Waiving member cost-sharing • Use this tool to find a testing center near you • A provider must order a COVID-19 test for you 	<ul style="list-style-type: none"> • People diagnosed with COVID-19 may have long term symptoms. Anthem case management in-nurses are ready to help coordinate care for those symptoms. • Visit your states page for telehealth coverage 	<ul style="list-style-type: none"> • Visit your states page for coverage • Waiving cost-sharing for COVID-19 related visits for audio-visual and audio only services with in-network “providers” until further notice in some states • Self-insured plans will be able to opt out of this program 	<ul style="list-style-type: none"> • Anthem will cover COVID-19 vaccine administration fees w/out cost-sharing for in- and out-of-network providers for members of fully insured employer and individual plans including self-funded plans through the national public health emergency period • Anthem will reimburse for the administration of COVID-19 FDA-approved vaccines at the established national CMS rates, unless otherwise required • Read CMS’ issued guidance for MA plans 	<ul style="list-style-type: none"> • Relaxing early Rx refill limits for patients who want a 90-day supply of maintenance medications • Waiving prior authorizations for testing and treatment for patients diagnosed with COVID-19 • Visit your states page for additional prior authorization coverage • Anthem has joined with Psych Hub to develop a free web-based resource to support members’ mental health

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<p>BCBSA *includes all independent locally operated BCBS companies and BCBS Federal Employee Program (FEP)</p>	<ul style="list-style-type: none"> Waiving cost-sharing Use this online tool to find a testing site near you 	<ul style="list-style-type: none"> Waiving cost-sharing for members of all fully insured group, individual, Medicare (excluding Part D), Medicare Supplement, and Medicaid plans Check with your health plan for additional coverage 	<ul style="list-style-type: none"> Expanding in-network telehealth and audio-only coverage Check with your health plan for additional coverage 	<ul style="list-style-type: none"> Waiving member cost-sharing for the COVID-19 vaccine Check with your health plan for complete coverage information 	<ul style="list-style-type: none"> Relaxing early Rx refill limits and offering 90-day fills (check your plan benefits) Prior authorizations waived for diagnostic tests and medically necessary covered services if diagnosed with COVID-19 Prior authorization waived for 180 days for inpatient and outpatient procedures Visit the BCBS website for more policy announcements
<p>Cigna</p>	<ul style="list-style-type: none"> Waiving cost-sharing until April 20, 2021 Use this online tool to find a testing site near you Antibody test must be ordered by a “provider” and medically necessary 	<ul style="list-style-type: none"> Starting February 16, 2021, cost-sharing applies for any COVID-19 related visits A new Virtual Care Reimbursement Policy will be implemented on January 1, 2021 	<ul style="list-style-type: none"> Waiving cost-sharing for COVID-19 related visits for audio-visual and audio only services with in-network “providers” until April 20, 2021 through a virtual vendor such as Amwell or MDLive Standard customer cost-share applies to visits not related to COVID-19 Please visit Cigna’s COVID-19 Interim Billing Guidance for Providers page for reimbursement 	<ul style="list-style-type: none"> Waiving cost-sharing for the COVID-19 vaccine for commercial and Medicare members Providers will be reimbursed for the administration of the vaccine at the established CMS rates. 	<ul style="list-style-type: none"> Free home delivery of 90-day supply of maintenance medication Prior authorizations waived for COVID-19 evaluations, testing, or treatment Pre-admission and pre-surgical testing costs are waived until April 20, 2021 Allow direct transfer to SNF, AR, and LTACH w/out prior authorizations until March 31, 2021 Increasing authorization window for all services from three to six months until March 31, 2021 Prior authorization required for routine and non-emergent transfers

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Humana	<ul style="list-style-type: none"> Waiving out-of-pockets costs Visit Humana’s Risk Assessment Tool to determine if you are eligible for an at home test or a visit to a testing facility 	<ul style="list-style-type: none"> Waiving out-of-pockets costs through the 2021 plan year for Medicare Advantage plan members Medicaid plans will follow state requirements Cost-sharing will apply for employer group members Members should check with their plan about 2021 coverage Medicaid plans will follow state requirements for treatment 	<ul style="list-style-type: none"> Waiving cost-sharing for MA members for audio-visual and audio only telehealth services by participating/in-network “providers” through 2021 for primary and urgent care and behavioral health Waiving cost-sharing for employer group medical plan members until March 31, 2021 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 	<ul style="list-style-type: none"> 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 public health emergency period 	<ul style="list-style-type: none"> Allowing extra 30 or 90-day supply as appropriate until April 7, 2021 Home delivery may be available to members Call the Humana benefits team for your coverage Prior authorization not required for those who test positive for COVID-19
United Health	<ul style="list-style-type: none"> Waiving costs for COVID-19 testing until April 20, 2021 Use this online tool to find a testing site near you 	<ul style="list-style-type: none"> Starting February 1, 2021, cost-sharing will be according to your benefit plan for Individual Exchange, Individual and, Group Market members 	<ul style="list-style-type: none"> Waiving cost-sharing for COVID-19 testing related visits until April 20, 2020 Cost-sharing for COVID-19 related and non-COVID-19 related visits is determined by your benefit plan for individual and fully insured employer health plans 	<ul style="list-style-type: none"> Waiving cost-sharing for member and individual health plans at in- and out-of-network providers through the national public health emergency period and for Medicare members until December 31, 2021 	<ul style="list-style-type: none"> Allowing early refills Visit the UHC website for more on prescription coverage Prior authorization is not required for in-network hospitals and SNF nationwide until January 31, 2021

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	<ul style="list-style-type: none"> • Antibody test must be ordered by a “provider” • Cost-sharing waived for FDA-authorized antibody tests until February 28, 2021 for Individual Exchange, Individual and, Group Market members • Cost-sharing waived for FDA-authorized antibody tests through 2021 for MA plans 	<ul style="list-style-type: none"> • Waiving cost-sharing for MA members until February 28, 2021 • Medicaid cost-share waiving is subject to state regulations 	<ul style="list-style-type: none"> • Waiving cost-sharing for non-COVID-19 related visits until January 31, 2021 for Medicare Advantage plans • Audio-visual technologies include FaceTime, Skype, Zoom, or telehealth applications • Audio-visual technology must be used for PT/OT/ST, chiropractic therapy, home health, and hospice • 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 • Free 24/7 emotional support line 	<ul style="list-style-type: none"> • Visit United Health’s COVID-19 Vaccine Guidance page for reimbursement updates • Medicaid members, please review the UnitedHealthcare Community Plan website and your state’s site for the latest information • UnitedHealthcare will reimburse administration of the COVID-19 vaccine in accordance with applicable state laws and federal provisions 	<ul style="list-style-type: none"> • Prior authorization for inpatient procedures will extend 90 days from the expected admission date

Updated 2/26/2021

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