<table>
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<tr>
<th><strong>PRIVATE PAYER COVERAGE DURING COVID-19</strong></th>
<th><strong>COVID-19 Testing</strong></th>
<th><strong>COVID-19 Treatment</strong></th>
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| **Aetna**                                | • 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 | • 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 | • All member cost-sharing for covered in-network telehealth visits for outpatient, mental health counseling services, and specialist visits ended on January 31, 2021  
• Individual Medicare Advantage (MA) plan members cost-sharing is waived for all in-network primary care visits via telehealth ended on January 31, 2021  
• Waiving cost-share for Medicare Advantage (MA) members for all visits  
• 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 | • 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. | • 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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| • “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. | • Waiving member cost-sharing until January 31, 2021.  
People diagnosed with COVID-19 may have long term symptoms.  
Anthem case management nurses are ready to help coordinate care for those symptoms.  
Visit your states page for telehealth coverage | • 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 January 31, 2021 (coverage may vary per state)  
Waiving telephonic-only care with in-network providers until December 31, 2021 for Anthem affiliated health plans and until September 30, 2021 for MA plans (coverage may vary per state)  
• Self-insured plans will be able to opt out of this program | • 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 | • 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 |

**Anthem**

• Waiving member cost-sharing  
Use this tool to find a testing center near you  
A provider must order a COVID-19 test for you  
• Waiving cost-sharing until January 31, 2021  
People diagnosed with COVID-19 may have long term symptoms.  
Anthem case management nurses are ready to help coordinate care for those symptoms.  
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|  • Waiving cost-sharing  
  • Use this [online tool](https://www.bcbs.com) to find a testing site near you  
  • 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](https://www.bcbs.com) for additional coverage  
  • Expanding in-network telehealth and audio-only coverage  
  • Check with your [health plan](https://www.bcbs.com) for additional coverage  
  • Waiving member cost-sharing for the COVID-19 vaccine  
  • Check with your [health plan](https://www.bcbs.com) for complete coverage information  
  • 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](https://www.bcbs.com) for more policy announcements  |
| Cigna  | Waiving cost-sharing until October 17, 2021  
  • Use this [online tool](https://www.cigna.com) to find a testing site near you  
  • A provider must order a COVID-19 test for you  
  • Starting February 16, 2021, cost-sharing applies for any COVID-19 related visits  
  • A new [Virtual Care Reimbursement Policy](https://www.cigna.com) was implemented on January 1, 2021  
  • Waiving cost-sharing for COVID-19 related visits for audio-visual and audio only services with in-network “providers” until October 17, 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](https://www.cigna.com) for reimbursement  
  • 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](https://www.cms.gov).  
  • 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 October 17, 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 |
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<th>Humana</th>
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| • 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 | • 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 starting January 1, 2021  
• Members should check with their plan about 2021 coverage | • 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  
• 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 | • 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 | • Prior authorization required for routine and non-emergent transfers |

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| • Waiving costs for COVID-19 testing until October 17, 2021  
• Use this **online tool** to find a testing site near you | • Cost-sharing will be according to your benefit plan for Individual Exchange, Individual, Group Market, and MA members | • Waiving cost-sharing for COVID-19 testing-related visits until October 17, 2021  
• Cost-sharing for non-COVID-19 related visits is determined by your benefit plan for individual and fully insured employer health plans | • 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 and Medicaid members until December 31, 2021 | • Allowing early refills on prescription medicines for Medicaid with Part D prescription coverage until April 21, 2021. This does not apply to MA members  
• 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  
• 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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<tr>
<td>• Antibody test must be ordered by a “provider”</td>
<td>• Medicaid cost-share waiving is subject to state regulations</td>
<td>• Audio-visual technology must be used for PT/OT/ST, chiropractic therapy, home health, and hospice</td>
<td>• Visit United Health’s COVID-19 Vaccine Guidance page for reimbursement updates</td>
<td>• Prior authorization for inpatient procedures will extend 90 days from the expected admission date</td>
</tr>
<tr>
<td>• Cost-sharing waived for FDA-authorized antibody tests through 2021 for MA plans</td>
<td></td>
<td>• Audio-visual technologies include FaceTime, Skype, Zoom, or telehealth applications</td>
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