

MEDICAL PLAN RESPONSE TO COVID-19 as of October 1, 2020

Anthem Blue Cross

Telehealth for:	Co-share waived? Yes/No (if not, specify co-share \$)	If waived, until when?
COVID-19 Medical Services	Yes	If related to COVID-19 diagnostic testing, waiver is effective throughout the duration of the public emergency. Otherwise, 12/31/20
COVID-19 Behavioral Health	Yes	12/31/20
Non-COVID Medical Service	Yes	12/31/20
Non-COVID Behavioral Health	Yes	12/31/20
In-person Outpatient Visits		
COVID-19 Medical Services	If related to COVID-19 diagnostic testing, yes. Otherwise, no. Regular plan benefits apply.	Waiver of cost-share for visits related to COVID-19 diagnostic testing effective throughout the duration of the public emergency. Otherwise, N/A
1-Screening	1- If ordered by a physician for diagnosing COVID-19, yes. Otherwise, no. Regular plan benefits apply.	1- Waiver of cost-share for COVID-19 diagnostic testing effective throughout the duration of the public emergency. Otherwise, N/A.
2-Testing	2- If ordered by a physician as part of diagnosing COVID-19, yes. Otherwise, no. Regular plan benefits apply	2- Waiver of cost-share for COVID-19 diagnostic testing effective throughout the duration of the public emergency. Otherwise, N/A
3-Treatment	3- No. Regular plan benefits apply.	3- N/A
COVID-19 Behavioral Health	No. Regular plan benefits apply.	N/A
Non-COVID Medical Service	No. Regular plan benefits apply.	N/A
Non-COVID Behavioral Health	No. Regular plan benefits apply.	N/A
Urgent Care Visits		

COVID-related	If related to COVID-19 diagnostic testing, yes. Otherwise, no. Regular plan benefits apply.	Waiver of cost-share for visits related to COVID-19 diagnostic testing effective throughout the duration of the public emergency. Otherwise, N/A.
Non-COVID related	No. Regular plan benefits apply.	N/A
Emergency Room		
COVID-related	If related to COVID-19 diagnostic testing, yes. Otherwise, no. Regular plan benefits apply.	Waiver of cost-share for visits related to COVID-19 diagnostic testing effective throughout the duration of the public emergency. Otherwise, N/A.
Non-COVID related	No. Regular plan benefits apply.	N/A
Others (please specify below)		
<p>Anthem cannot speak for CMS but it is our understanding beneficiary cost-shares are waived under Medicare Part B for medical visits (including at a provider office, hospital, emergency department, nursing facility, etc.) during which a COVID-19 test is administered or ordered or which an individual is being evaluated to determine the need for such test. Medicare covers testing without any patient cost sharing. They have also expanded coding to ensure Medicare beneficiaries are able to access telehealth services under the Secretary's emergency authority.</p> <p>For more information, visit: https://www.ucppoplans.com</p>		

Health Net*

Telehealth for:	Co-share waived? Yes/No (if not, specify co-share \$)	If waived, until when?
COVID-19 Medical Services	Yes	Until further notice
COVID-19 Behavioral Health	Yes	Until further notice
Non-COVID Medical Service	Yes	Until further notice
Non-COVID Behavioral Health	Yes	Until further notice
In-person Outpatient Visits		
COVID-19 Medical Services		
1-Screening	1-Yes	1- Until further notice
2-Testing	2-Yes	2- Until further notice
3-Treatment	3- No. Copayment applies.	3- N/A
COVID-19 Behavioral Health	No. Copayment applies.	N/A
Non-COVID Medical Service	No. Copayment applies.	N/A
Non-COVID Behavioral Health	No. Copayment applies	N/A
Urgent Care Visits		
COVID-related	Yes	Until further notice
Non-COVID related	No. Copayment applies	N/A
Emergency Room		
COVID-related	Yes	Until further notice
Non-COVID related	No. Copayment applies	N/A
<p>NOTE: Testing and screening is not required to be in-network, but treatment, in order to be covered by the plan – needs to be within Health Net’s network.</p> <p>For more information, visit: https://uc.healthnetcalifornia.com/important-updates.html</p>		

Kaiser Permanente**

Telehealth for:	Co-share waived? Yes/No (if not, specify co-share)	If waived, until when? (If any)
COVID-19 Medical Services	Telehealth services at KP are always no charge.	N/A
COVID-19 Behavioral Health		
Non-COVID Medical Service		
Non-COVID Behavioral Health		
In-person Outpatient Visits		
COVID-19 Medical Services		
1-Screening	1- Yes	1 - 12/31/2020
2-Testing	2- Yes	2 - 12/31/2020
3-Treatment	3- Yes	3 - 12/31/2020
COVID-19 Behavioral Health	Yes	12/31/2020
Non-COVID Medical Service	No - \$20 copay	N/A
Non-COVID Behavioral Health	No - \$20 copay	N/A
Urgent Care Visits		
COVID-related	Yes	Waived until 12/31/2020
Non-COVID related	No - \$20 copay	N/A
Emergency Room		
COVID-related	Yes	Waived until 12/31/2020
Non-COVID related	No - \$75 per visit	N/A

****Note:** If members have an urgent/emergent need they are covered as they normally would be except the lab/screening for COVID is zero. This does not mean they can just go to out of network. It still needs to be urgent and emergent which means it wasn't reasonable for them to come to KP.

Non-Kaiser facilities (non-participating providers) will be covered at \$0 member cost share for COVID 19 care if urgent/emergent or referred by Kaiser Permanente.

Are members covered if they display COVID-19 symptoms while traveling outside their Kaiser Permanente service area?

Yes. They should seek care immediately if showing symptoms of COVID-19, wherever they are, for diagnosis and testing. Emergency and urgent care services are covered when a member is outside their service area. Depending on their health, it may be recommended that they return to the service area and seek care from Kaiser Permanente providers for treatment.

If a member is traveling domestically and is having COVID-19 symptoms, what should they do?

If a member has COVID-19 symptoms (fever, cough, trouble breathing) or believes they've been exposed, they can call the Member Services Contact Center (each region's phone number is located on kp.org) or the Away From Home travel line at 951-268-3900 (available 24/7) to get directed to the most appropriate care.

Does Kaiser cover asymptomatic testing for UC members at no charge, at both Kaiser facility and outside Kaiser facility? Are there any limitations? If there is a charge, what is the charge? What does Kaiser pay for/cover for testing, services and treatment of COVID related care when outside KP? What are exclusions? (The table above addresses only that emergency and urgent care services are covered when outside KP.)

As you are aware this is a rapidly changing environment and our responses below reflect our position today. If anything changes we will be sure to inform UC. Yes, Kaiser will cover asymptomatic testing for members at no charge. Diagnostic (PCR) testing capacity continues to expand for members who are symptomatic, as well as certain asymptomatic members who are coming in for clinical procedures or who require testing for other reasons.

If you choose to have employees undergo testing through a third-party vendor, the cost could be treated as a claim and processed like other outside covered services. These costs will be part of your claims experience, and could impact future renewal rates.

To be eligible for claims reimbursement, testing must meet these requirements:

- Testing must be authorized by an attending health care provider who is licensed under state law and directly responsible for providing patient care.
- Tests must be administered by a licensed health care provider.
- The test they use must be authorized by the FDA, or the developer must have requested an emergency use authorization from the FDA.
- The vendor must have a process in place for submitting claims to Kaiser Permanente.
- If the vendor has questions about submitting claims, ask your Kaiser Permanente account manager.
- Appropriate data must be collected and submitted to process the claim payment, including the covered member's name, date of birth, address, and member ID number.

Keep in mind that coverage for testing to screen for general workplace health and safety (such as employee "return to work" programs), for public health surveillance for SARS-CoV-2, or for any other purpose not primarily intended for personal diagnosis or treatment of COVID-19 or another condition is not required by the FFCRA.

For more information, visit:

<https://healthy.kaiserpermanente.org/health-wellness/coronavirus-information>.

UnitedHealthcare (UC Medicare Choice)

Telehealth for:	Co-share waived? Yes/No (if not, specify co-share \$)	If waived, until when?
COVID-19 Medical Services	Yes (In- & OON Providers)	Ending December 31, 2020
COVID-19 Behavioral Health	Yes (In- & OON Providers)	Ending December 31, 2020
Non-COVID Medical Service	Yes (In- & OON Providers)	Primary Care - 12/31/2020 Specialty Care – 9/30/2020
Non-COVID Behavioral Health	YES (In- & OON Providers)	9/30/2020
In-person Outpatient Visits		
COVID-19 Medical Services 1-Screening 2-Testing 3-Treatment	1-Yes 2-Yes 3-Yes	1-Through the National Health Emergency Period- Ending 1/20/21 2- Through the National Health Emergency Period- Ending 1/20/21 3- Ending December 31, 2020. Applies to office, telehealth, urgent care and emergency department visits, observation stays, inpatient hospital episodes, acute inpatient rehab, long-term acute care and skilled nursing facilities.
COVID-19 Behavioral Health	Yes	December 31, 2020
Non-COVID Medical Service	Yes	Primary Care - December 31, 2020 Specialty Visits – September 30, 2020
Non-COVID Behavioral Health	Yes	September 30, 2020
Urgent Care Visits		
COVID-related	Yes	Ending December 31, 2020
Non-COVID related	No	N/A
Emergency Room		
COVID-related	Yes	Ending December 31, 2020

Non-COVID related	No	N/A
Others (please specify below)		
Podiatry services and routine eye and hearing exams	Yes	September 30, 2020
Physical therapy, occupational therapy and speech therapy	Yes	September 30, 2020
Medicare-covered chiropractic and acupuncture services	Yes	September 30, 2020
For more information, visit: https://www.uhcretiree.com/uc		