

## COVID-19 Health Plan Provisions for Fully Insured Accounts and Members

Updated 6.18.2020

We encourage you to review the items on this chart with your benefits consultant, as well as your legal counsel and tax adviser, if appropriate. Given the rapidly changing scenarios with COVID-19, the information below could change.

Benefit	Description
<b>Independence Blue Cross COVID-19 Initiatives – Currently in effect until December 31, 2020 unless otherwise noted</b>	
<b>Waiving cost-sharing for in-network, inpatient acute care treatment for COVID-19</b>	Waiving member cost sharing for in-network, inpatient acute care treatment associated with COVID-19 diagnoses,
<b>Telemedicine – MDLive® visits</b>	MDLive cost sharing is waived for <i>all</i> MDLive telemedicine visits.
<b>Telemedicine – Primary care (PCP)</b>	Cost sharing is waived for <i>all</i> telemedicine visits with plan members’ existing PCPs.
<b>Consumer-grade pulse oximeters</b>	Covered for members who have a COVID-19 diagnosis, recovering from COVID-19 after being hospitalized, or a patient with respiratory symptoms while waiting for COVID-19 test results, at no member cost share. Prescribed by a health professional. <b><i>In effect through July 31, 2020.</i></b>
<b>Coverage for Testing</b>	COVID-19 diagnostic test and Antibody test covered with no member cost-sharing, when directed by the member’s health provider.
<b>Waiving prior authorization for all inpatient admissions</b>	Suspends prior authorization requirements for acute inpatient admissions from the emergency department at in-network facilities for plan members. Facilities must notify plan. <b><i>In effect through July 31, 2020.</i></b>
<b>Waiving prior authorization requirements for post-acute care admissions</b>	Suspends prior authorization requirements for transfers from acute in-network, inpatient facilities to in-network, post-acute facilities (long-term acute care, rehabilitation, and skilled nursing facilities) for any diagnoses. Includes in-network transportation prior authorization requirements from acute inpatient facilities to subacute facilities. Facilities must notify plan. <b><i>In effect through July 31, 2020.</i></b>
<b>Telemedicine – Specialists</b>	Covers telehealth appointments for: specialists; nutrition counseling; urgent care and video-only visits for physical, occupational, and speech therapy. Plan members’ regular cost sharing applies.
<b>Telemedicine – Behavioral Health</b> <i>In place, business as usual</i>	Based on benefit design, covers in-network, out-of-area, and out-of-network telemedicine with behavioral health professionals at regular cost sharing.
<b>Furloughed employees provision</b>	Independence will honor employer requests to continue coverage for employees furloughed or temporarily laid off as a result of impacts of COVID-19, as long as premium payments continue to be made by the employer. <b><i>In effect through 9/30/2020.</i></b>

## Independence Blue Cross COVID-19 Initiatives that have expired or expiring soon

### My Life mindfulness app

(previously called Stop, Breathe & Think) *Expired June 15, 2020.*

### Refill too soon

This provision removed the restriction to help members keep an extra supply of their medications. *Expires June 30, 2020.*

**Wellness Credits:** For any group that has had wellness credits expiring during the pandemic months, they may be used through December 31, 2020.

Please note: It is mandated that member cost sharing (deductible, co-pays and coinsurance) is waived both in and out-of-network for the testing and diagnosis of COVID-19 through the public health emergency. If the public health emergency ends prior to December 31, 2020, the waiver of cost sharing for out-of-network testing and diagnosis will end. For High Deductible Health Plans, in-network cost sharing waivers detailed above will remain in effect through December 31, 2020 unless prohibited by law.