



Colorado COVID-19 (Coronavirus) Response by Insurance Company

The following document outlines how every health insurance company in the state is responding to the COVID-19 (Coronavirus) pandemic. We wanted to share this with our clients, partners, and community in order to help you more efficiently and effectively navigate the healthcare system during this trying time.

Whether you are in individual, family, or business, please know that we are here to help you with your health insurance and/or Medicare supplement needs and questions.

Sincerely,

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Colorado COVID-19 (Coronavirus) Response by Carrier

| Carrier | Group and Individual Health Carrier Responses | Resources | Telemedicine | Public Announcement |
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| Aetna | <p>Aetna will waive copays for all diagnostic testing related to COVID-19. This policy will cover the cost of physician-ordered testing for patients who meet CDC guidelines, which can be done in any approved laboratory location. Aetna will waive the member costs associated with diagnostic testing at any authorized location for all commercial, Medicare and Medicaid lines of business.</p> <p>For the next 90 days, Aetna will offer zero copay telemedicine visits — for any reason. Cost-sharing will be waived for all video visits through the CVS MinuteClinic app, Aetna-covered Teladoc® offerings and in-network providers delivering synchronous virtual care (live video-conferencing) for all commercial plan designs. Self-insured plan sponsors will be able to opt-out of this program at their discretion.</p> <p>Through Aetna's Healing Better program, members who are diagnosed with COVID-19 will receive a care package containing CVS over-the-counter medications to help relieve symptoms. The package will also include personal and household cleaning supplies to help keep others in the home protected from potential exposure.</p> <p>Aetna will proactively reach out to members most at-risk for COVID-19. Care managers will walk members through what they can do to protect themselves, where to get information on the virus and where to go to get tested.</p> <p>CVS Health is implementing the following programs to educate members about COVID-19 and help address any associated anxiety and stress:</p> <ul style="list-style-type: none"> • Opening Crisis Response Lines for all Aetna (commercial, Medicare, Medicaid) and Caremark members who may be experiencing anxiety related to COVID-19. • Expanding 24/7 access to the Aetna Nurse Medical Line for all Aetna and Caremark members. • Providing Aetna plan sponsors with a Resources for Living toolkit with materials specifically developed for members experiencing anxiety related to COVID-19. | COVID-19 flyer COVID-19 CVS COVID-19 letter COVID-19 email COVID-19 FAQ | https://member.teladoc.com/aetna | https://bit.ly/2wDjV1U https://aetna/337NybN |
| Anthem Blue Cross Blue Shield (SG, LG, ABF, ASO, IFP) | <p>Anthem will cover the care for members diagnosed as having COVID-19, based on the member's plan benefits. It will also cover testing for COVID-19. Anthem will provide coverage of the coronavirus screening test at no out-of-pocket cost. Prior authorization is not required for diagnostic services related to COVID-19 testing.</p> <p>Anthem also recommends members use telehealth when possible, as it can help prevent them from spreading a virus further within a physical clinical setting. Anthem's telehealth provider, LiveHealth Online, is a safe and effective way for members to see a doctor to receive health guidance related to COVID-19 from their homes via smart phone, tablet or computer-enabled web cam.</p> | COVID-19 FAQ COVID-19 facts COVID-19 member FAQ Disability - Agent Disability - Member | LiveHealth Online https://livehealthonline.com/ LHO flyer LHO COVID-19 flyer | https://bwnnews.pr/3aGAQPQ http://anthem.ly/3b0NeKx http://anthem.ly/2TUXheA |

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| Bright Health | <p>To ensure that diagnosis is affordable for all of our members and to fight the spread of illness, we have updated our coverage policy as follows:</p> <ul style="list-style-type: none"> COVID-19 diagnostic test is covered as preventive care, at no cost to members Early medication refills for members who are impacted by the outbreak is authorized <p>For education purposes, we will be issuing communications to our members providing them with a list of resources that include the CDC, local and state departments of health, and any applicable resources on their health system's website.</p> <p>In the interest of utmost safety, we will be directing our members to contact their doctor's office, an urgent care facility or emergency department via phone before coming in if they are concerned they may have contracted COVID-19, or to feel free to call us and we'll help. Please visit our member service contact page for the local number.</p> | <p>COVID-19 Blog</p> <p>Member Service Contact Page</p> | <p>https://www.dispatchhealth.com/</p> | <p>https://brighthousehealthplan.com/brighter-life/understanding-coronavirus</p> |
| Cigna (9IFP, LFP, Graded, ASO, FI) | <p>Cigna will cover COVID-19 testing similar to a preventive benefit for fully-insured and Administrative Services Only (ASO) plans, waiving copays, deductibles and co-insurance for customers.</p> <p>For individuals diagnosed with COVID-19, Cigna will ensure all patients receive the care they need.</p> <p>To help fight the spread of COVID-19 (coronavirus disease) in the U.S. and for its globally mobile customers, Cigna will waive all copays or cost shares for testing prescribed by health care providers.</p> <p>ASO self-funded benefit plans that wish to opt out of this enhanced coverage must submit in writing a request stating the plan does not wish to offer or waive copays, coinsurance, or deductibles for plan participants. Submission in writing is required within 10 business days of this communication. If a written communication is not received within that time period, copays, coinsurance, or deductibles will be waived for COVID-19 testing for employees.</p> | <p>COVID-19 client letter</p> <p>COVID-19 FAQ</p> | <p>Cigna Telehealth</p> | <p>https://bit.ly/335meqI</p> <p>https://bit.ly/39Cn7tc</p> |
| Friday Health Plans (IFP, SG, LG) | <p>For a limited time, Friday members can talk to a doctor by phone or live video at no cost through Teladoc. Doctors can answer questions about the coronavirus, evaluate the members' health risk and if they need medical testing, provide support to help relieve symptoms and address both physical and mental health needs. Members need to create a Teladoc account for this benefit.</p> <p>If a member is tested for COVID-19, the costs will be waived and they will not be charged a co-pay, deductible, or co-insurance.</p> <p>Prescription refills: if a member is in confinement, Friday Health Plans will cover an additional one-time early refill of any necessary prescriptions.</p> | <p>www.cdc.gov/COVID19</p> <p>brokers@fridayhealthplans.com</p> | <p>https://bit.ly/2xNGp0D</p> | <p>https://www.fridayhealthplans.com/member-support-coronavirus/</p> |

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| GeoBlue (Travel Medical & International Health Insurance) | <p>GeoBlue will cover, with no cost-share to members, medically-necessary, prescribed diagnostic testing for the virus, known officially as COVID-19, consistent with U.S. Centers for Disease Control (CDC) guidelines.</p> <p>This coverage includes the cost of the COVID-19 test, physician/doctor consultation fee and associated costs related to administering the COVID-19 test.</p> <p>GeoBlue will waive prior authorizations for medically-necessary, prescribed tests and covered services related to COVID-19, consistent with CDC guidelines.</p> <p>To help reduce potential exposure, GeoBlue encourages members to utilize our telemedicine service, Global TeleMD™, which provides 24/7 confidential access to a global network of doctors around the world via telephone or secure video call. Global TeleMD is available to GeoBlue's corporate, scholastic and individual enrolled members at no additional cost. For a limited time, we are expanding access to Global TeleMD to Blue Cross Blue Shield Global Traveler members as well.</p> <p>The above actions apply to all plans with medical benefits underwritten by 4 Ever Life Insurance Company or 4 Ever Life International Limited.</p> | | https://about.geo-blue.com/mobile-resources | https://qeobluetravelinsurance.com/covid.cfm |
| Humana (SG, LG, LFP) | <p>Humana will waive out-of-pocket costs, where allowed within state and federal law, associated with testing for COVID-19 for patients who meet CDC guidelines at approved laboratory locations. Self-insured plan sponsors will be able to opt-out of the program at their discretion. Additionally, Humana is working closely with federal agencies to gain clarity on the impacts of these actions on High Deductible Health Plans and Health Savings Accounts. The CDC continues to offer free testing for coronavirus.</p> <p>Telemedicine costs waived for all urgent care needs for next 90 days. To help reduce the risk of infection and spread of disease, Humana is encouraging members to use telemedicine (e.g., video chat) as a first line of defense for all urgent care needs. The company will waive costs for telemedicine visits for urgent care needs for the next 90 days. This is limited to in-network providers delivering synchronous virtual care (live video-conferencing). Self-insured plan sponsors will be able to opt-out of the program at their discretion.</p> <p>Early prescription refills allowed for next 30 days – Humana is allowing early refills on prescription medicines so members can prepare for extended supply needs - an extra 30- or 90-day supply as appropriate.</p> <p>Member support line available. Humana has trained a specialized group of call center associates to help support members with specific coronavirus questions and concerns, including live assistance with telemedicine. Members can call Humana's toll-free customer support line, which can be found on the back of their member I.D. card, to be connected to this dedicated team of professionals.</p> | COVIDquestions@humana.com | https://humana/397n5bO https://humana.doctorondemand.com/ | https://www.humana.com/coronavirus |

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| Kaiser Permanente (IFP, SG, LG) | <p>Kaiser Permanente is waiving member costs related to COVID-19 screening or testing.</p> <p>In the event members are diagnosed with COVID-19, additional services, including hospital admission (if applicable) will be covered and charged according to the normal plan coverage rules.</p> <p>Temporary Changes to Care Delivery - Key steps Kaiser Permanente Colorado is taking over the next week:</p> <ul style="list-style-type: none"> • Effective Immediately: Expanding Telehealth and Virtual Care to allow our members to stay at home if they want, and to increase the number of patients we can treat. • Beginning March 17: Temporarily Postponing Non-Urgent Surgeries and Procedures to ensure we have capacity and equipment to care for the potential of more critically ill patients. • Beginning March 23: Temporarily Consolidating Medical Offices and decreasing the need for in-person care wherever possible. This will help reduce unnecessary potential exposure for members and staff. <p>Kaiser Permanente Urgent Care Remains Open. We will have our Urgent Care locations open:</p> <ul style="list-style-type: none"> • Aurora Centrepont • Lakewood • Lone Tree <p>Kaiser Permanente Medical Offices Remaining Open as of Monday, March 23. To continue serving the needs of our members for in-patient care and pharmacy needs, the following medical offices will remain open:</p> <ul style="list-style-type: none"> • Acero Medical Offices in Pueblo • Arapahoe Medical Offices in Centennial • Franklin Medical Offices in Denver • Loveland Medical Offices in Loveland • Parkside Medical Offices in Colorado Springs • Rock Creek Medical Offices in Lafayette • Skyline Medical Offices in Denver <p>We recognize these temporary measures may cause some inconveniences, but given the rapidly changing situation in Colorado, we believe these are necessary actions.</p> <p>If a member develops symptoms (fever, cough, trouble breathing) or has been exposed, it's important to contact us first so we can direct you to the most appropriate care.</p> <ul style="list-style-type: none"> • Call the advice number 303-338-4545 (TTY 711) to speak with a licensed care provider or to schedule a telephone or video appointment. • Chat with a doctor on kp.org or on the KP app. • Visit kp.org/getcare and click on "24/7 advice." | <p>COVID-19 FAQ</p> <p>COVID-19 flyer</p> | <p>Access to Care anytime</p> <p>KP Video Visits</p> | <p>https://k-p.li/2VXU0wv</p> <p>https://k-p.li/2TY0wAw</p> |

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| Oscar Individual Medical | <p>Waiving cost-sharing for COVID-19 diagnostic testing. If your client's doctor recommends they should be tested for COVID-19, they will not be charged for the lab test and continuing to offer \$0 telemedicine services (Doctor on Call).</p> <p>An online COVID-19 resource center hioscar.com/covid19 for members to stay up-to-date on the latest information and understand their care options, and an online risk assessment survey for COVID-19 and a testing center locator including more than 350 testing locations for our members, updated daily.</p> <p>Oscar members have access to Doctor on Call service 24/7. The concierge team is prepared to support 1-855-672-2755. Members can secure message Concierge or request a Doctor on Call consultation from their Oscar app or online account (hioscar.com/member) at any time.</p> <p>There will be no interruption to Oscar Member Support (Concierge) and Broker Support operations. Oscar Broker Support is available Monday through Friday from 9:00 AM - 8:00 PM EST and can be reached at 1-855-672-2713 or brokers@hioscar.com.</p> | Online risk assessment | Oscar Doctor On Call Oscar Concierge flyer | http://on.hioscar.com/3aKKW1U http://on.hioscar.com/3aHWe74 |
| Rocky Mountain Health Plans | <p>RMHP will waive member cost sharing (copays, coinsurance and deductibles) for COVID-19 diagnostic testing for all RMHP members, including the costs for in-network office visits, in-network urgent care visits, and/or emergency room visits. If an in-network provider is unable to conduct testing for COVID-19, RMHP will cover testing performed by an out-of-network provider. RMHP will follow these guidelines for all members regardless of benefit plan.</p> <p>RMHP encourages members to take advantage of virtual capabilities available for some plans through CareNow and Doctor on Demand. However, these services are not intended for COVID-19 testing and/or treatment.</p> <ul style="list-style-type: none"> With Doctor on Demand, Individual and Family or Employer Group Members, connect in minutes with board-certified doctors and licensed psychiatrists over live video. Doctor on Demand is available 24/7 and at no cost for health matters related to COVID-19. CareNow from EasyCare Colorado is a no-cost, chat-based program that allows Members to message, send photos, or video chat with a doctor or therapist. It's available for RMHP regional organization, Prime, DSNP, and CHP+ Members. CareNow is available 24 hours a day, 7 days a week. Therapists are available Monday - Friday from 9:00 a.m. - 5:00 p.m. MDT. Register for CareNow by downloading the EasyCare app from the Apple Store or Google Play Store. <p>RMHP will waive early refill limits on 30-day prescription maintenance medications for all Members with pharmacy benefits if they have refills remaining on file at a participating retail or mail-order pharmacy.</p> <p>RMHP Members have access to a free EmotionalSupport Help Line open 24 hours a day, seven days a week. The service is free of charge and open to anyone. Professionally trained, mental health staff from Optum, a UnitedHealth Group company are available for support.</p> | Frequently Asked Questions | Doctor on Demand CareNow Optum's Emotional Support Help Line 866-342-6892 | |

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| UnitedHealthcare (All Saver, UAF, Fully Insured) | <p>UnitedHealthcare has waived all member cost-sharing, including copays, coinsurance and deductibles, for COVID-19 diagnostic testing provided at approved locations in accordance with CDC guidelines for all commercial insured, Medicaid and Medicare members.</p> <p>Eligible UnitedHealthcare and OptumRx members needing help obtaining an early prescription refill can call the customer care number located on the back of their medical ID card for assistance, or contact OptumRx customer service (800) 788-4863.</p> <p>Health plan members are encouraged to use UnitedHealthcare's Virtual Visit* capability, available through the UnitedHealthcare app, to help answer any general questions or concerns they might have.</p> | COVID-19 FAQ | COVID-19 Teladoc Teladoc FAQ Virtual Visits | https://bit.ly/333R16W https://bit.ly/2IwWqdg |
| Warner Pacific Resources | | | | |
| Zywave (GO COMPASS) | Our partner Zywave has provided helpful resources for employers and employees regarding COVID-19 (coronavirus). | Zywave employee flyer HR Insights HR Compliance Bulletin | | |
| IRS: High-deductible health plans can cover Coronavirus costs | | | | |
| <p>The Internal Revenue Service is advising that high-deductible health plans (HDHPs) can pay for 2019 Novel Coronavirus (COVID-19)-related testing and treatment, without jeopardizing their status. This also means that an individual with an HDHP that covers these costs may continue to contribute to a health savings account (HSA).</p> <p>In Notice 2020-15 (PDF), posted on IRS.gov, the IRS said that health plans that otherwise qualify as HDHPs will not lose that status merely because they cover the cost of testing for or treatment of COVID-19 before plan deductibles have been met. The IRS also noted that, as in the past, any vaccination costs continue to count as preventive care and can be paid for by an HDHP.</p> <p>https://www.irs.gov/newsroom/irs-high-deductible-health-plans-can-cover-coronavirus-costs</p> | | | | |

Reference information: All responses and information originated were from communications from Warner Pacific's carrier partners. Information is not guaranteed to be accurate and is subject to change at any time. For the most updated information on the coronavirus, visit [cdc.gov](https://www.cdc.gov).

World Health Organization (WHO): <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>;

COVID-19 Pandemic FAQ: <https://bit.ly/2IFRtiH>

Kaiser Family Foundation (KFF): <https://www.kff.org/tag/coronavirus/>

Centers for Disease Control and Prevention (CDC): <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

Colorado Division of Insurance (DOI): <https://www.colorado.gov/dora> | COVID website from the State of Colorado: <https://covid19.colorado.gov/>