|-----------------------------------------|

<table>
<thead>
<tr>
<th>Commercial</th>
</tr>
</thead>
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<tr>
<td><strong>Aetna</strong></td>
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</table>
| Member costs are **waived** | Member costs are **waived**  
Covers the cost of a physician-ordered test and the physician visit that results in a COVID-19 test in an approved lab setting |
| ▪ **Expanded coverage** of telemedicine visits until further notice  
▪ Members offered brief, virtual check-in and remote evaluation benefits. Co-pay **waived**  
▪ Member costs for covered services are **waived thru 6/4/20.**  
▪ For General medicine visits and Behavioral Health visits a synchronous audiovisual connection is **required**  
▪ **Telephone.** Covers minor acute evaluation and management services care services for the next 90 days. A visual connection is **not required** |
| ▪ **Home Delivery Meds (CVS Pharmacy). Fee waived**  
▪ **Members with pharmacy benefits (CVS Caremark). Early refill limits on 30-day prescription maintenance medications are **waived**  
▪ **Specialty tier drugs. Early refill limits for a 30-day supply are waived** |

| **Cigna** |
| Member costs are **waived until 5/31/20** |
| Prior Auth/referral not required |
| ▪ **Member costs are waived**  
▪ **Prior Auth/referral not required**  
▪ Telehealth, virtual check-ins and e-visit policy **expanded** |
| ▪ **Home Delivery Meds (Express Scripts/ Pharmacy). Free up to 90-day supplies for prescription maintenance meds** |

| **Highmark BCBS Delaware** |
| Members covered at 100% when recommended by a medical professional, based on the member’s plan |
| ▪ **Member costs are waived for 90 days regardless of medical diagnosis.**  
▪ **Telemedicine visits.** With any provider whose scope of practice includes telehealth/ telemedicine. Includes virtual visits with PCPs, Specialists, Behavioral Health, and 24/7 vendors (American Well™, Doctor On Demand™ and Teladoc™)  
▪ **Alternate Virtual Tech.** Highmark is temporarily relaxing its current telemedicine policy requirements regarding the use of other communication technologies (as per HHS OCR regs) |
| ▪ **Early medication refill limits on 30-day prescriptions are waived.**  
Encouraging 90-day mail order benefit when available |

| Medicaid |
| **Amerihealth Caritas Delaware** |
| Covers all medically necessary services for testing  
Prior Auth not required |
| ▪ Covers all medically necessary services for treatment  
▪ **Prior Auth not required for telehealth-delivered services, but must obtain prior approval for any other covered services that would normally require prior auth** |
| ▪ **One early medication refill on each 30-day prescription**  
▪ Multiple enrolled pharmacies that deliver medications.  
Walgreen and CVS have openly advertised that they can deliver free of charge |

| **Highmark Health Options** |
| Covers all medically necessary services for testing  
Prior Auth not required |
| ▪ Covers all medically necessary services for treatment.  
▪ **Prior Auth not required for telehealth-delivered services, but must obtain prior approval for any other covered services that would normally require prior auth** |
| ▪ **Early refill limits have been relaxed. Effective March 25th, all pharmacy copays will be waived during this time in response to the coronavirus.** |

| **Other** |
| Care Packages (Healing Better Program). For members diagnosed with COVID-19 |
| Provider must call the number on patient’s ID card to register the patient |

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## Medicare

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<tr>
<th>COVID-19 Testing/Auth</th>
<th>Telemedicine/Telehealth Visits and Services</th>
<th>Prescription Refills</th>
<th>Other</th>
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| Medicare             | Medicare covers the lab tests for Covid-19. There are no out-of-pocket costs for testing. Prior Auth not required. | Part D Sponsors May:  
- Relax “Refill Too Soon” rules  
- Allow an affected enrollee to obtain the maximum extended day supply available under their plan, if requested and available.  
- Home/Mail prescription delivery options | 1-800-MEDICARE |

### Medicare Advantage

| Aetna | All costs related to COVID-19 testing are **waived.**  
Covers the cost of a physician-ordered test and the physician visit that results in a COVID-19 test in an approved lab setting. |  
- For the next 90 days, until June 4, 2020, **Aetna will waive member cost sharing for any covered telemedicine visits** – regardless of diagnosis. Visual connection is not required.  
- CVS announced that it is providing coronavirus diagnostic testing and telemedicine visits with no out-of-pocket costs or cost sharing for Aetna members  
- For General medicine and Behavioral Health visits, a synchronous A/V connection is required | Care Packages available to be sent to members diagnosed with COVID-19  
Aetna member crisis response lines 1-833-327-AETNA  
All Medicare members have 24/7 access to the Aetna nurse medical line. Call 1-800-556-1555 |

| Cigna HealthSpring | Member costs related to COVID-19 diagnosis, testing, and treatment are **waived until 5/31/20**  
Prior Auth/referral not required |  
- Members can receive virtual medical care not related to COVID-19 by physicians and certain providers with virtual care capabilities through May 31, 2020. Out-of-pocket costs may apply |  |

| Humana | Member cost **waiver has been extended to include:** lab testing, specimen collection, and testing  
| Member cost **waiver** applies to: Members’ out-of-pocket costs for telemedicine visits with participating in-network providers for the next 90 days, beginning March 10, 2020 |  
- Beginning March 10, 2020, early prescription refills allowed through April 30, 2020 | Trained, specialized associates available to support members with coronavirus questions and |

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| related visits in-office or in an emergency department  
Members who test positive for COVID-19 will not need to seek preauthorization to begin treatment immediately | **Telehealth temporary reimbursement expansion.** Telehealth visits with participating/in-network providers can be billed at the same rate as in-office visits (visits must meet medical necessity criteria and all applicable coverage guidelines)  
**Telephone visits.** Can be billed as telehealth visits | **Humana Pharmacy offers mail delivery for all orders submitted by a prescribing physician for members** | concerns, including assistance in accessing their telemedicine benefits by calling number on the card. |
| **United Healthcare**  
All costs related to COVID-19 testing are **waived**  
UnitedHealthcare will cover Virtual Visits related to Coronavirus (COVID-19) for some Medicare Advantage members through June 18, 2020 | Members can access their existing telehealth benefit offered through one of UnitedHealthcare’s designated partners for free  
CMS originating site restriction **waived** – permits eligible providers to bill for telehealth services performed while a patient is at home  
For other health related telehealth visits, cost sharing and coverage will apply as determined by members health benefits plan, through June 18, 2020 | **Early refills (pharmacy/mail order).** For existing prescriptions (up to a 90-day refill). Have the member contact customer care number on the back of their card | Member emotional support line any time at 866-342-6892. |

## Payer Actions – COVID-19 Links

| Commercial |  
| Cigna | [https://medicareproviders.cigna.com](https://medicareproviders.cigna.com) |
[https://content.highmarkprc.com/Files/ClaimsPaymentReimb/ReimbPolicies/rp-046.pdf](https://content.highmarkprc.com/Files/ClaimsPaymentReimb/ReimbPolicies/rp-046.pdf)  
[https://www.highmarkhealthoptions.com/provider](https://www.highmarkhealthoptions.com/provider) |
| Medicare | [https://www.medicare.gov/medicare-coronavirus#400](https://www.medicare.gov/medicare-coronavirus#400)  
[https://www.aetna.com/individuals-families/member-rights-resources/covid19.html](https://www.aetna.com/individuals-families/member-rights-resources/covid19.html) |
| Cigna HealthSpring | [https://medicareproviders.cigna.com](https://medicareproviders.cigna.com)  
| Humana | [https://www.humana.com/provider/coronavirus](https://www.humana.com/provider/coronavirus)  

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