

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

Updated 11.21.2020

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
COVID-19 coverage in accordance with all federal & state mandates during the public health emergency, which is currently scheduled through January 21, 2021.	
Coverage for Testing	COVID-19 diagnostic test and antibody test covered with no member cost-sharing, when directed by the member's health provider.
Telemedicine – Primary care (PCP)	Starting January 1, 2021, member cost sharing is waived for telemedicine visits with plan members' existing PCPs for a <i>COVID-19 diagnosis only</i> .
Telemedicine – Specialists	Member cost sharing is waived for telemedicine visits with plan members' specialist for a <i>COVID-19 diagnosis only</i> .
Telemedicine – Behavioral Health	Member cost sharing is waived for telemedicine visits with plan members' Behavioral Health specialists for <i>COVID-19 behavioral health related services</i> .
Independence Blue Cross COVID-19 Initiatives - Currently in effect until March 31, 2021 unless otherwise noted	
Telemedicine – Primary care (PCP)	Member cost sharing is waived for telemedicine visits with plan members' existing PCPs, <i>regardless of diagnosis</i> . Currently in effect until December 31, 2020. Starting January 1, 2021 , regular member cost sharing will apply for telemedicine visits with plan members' existing PCPs for non COVID-19 diagnosis.
Telemedicine – Specialists	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.
Telemedicine – Behavioral Health <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.
Telemedicine – MDLIVE® visits	Member cost sharing is waived for <i>all</i> MDLIVE telemedicine visits. Currently in effect until the customer group renews.
Waiving prior authorization for COVID-19 inpatient admissions	Suspends prior authorization requirements for acute inpatient admissions from the emergency department at in-network facilities for plan members <i>with a COVID-19 diagnosis</i> . Facilities must notify plan.
Waiving cost-sharing for in-network, inpatient acute care treatment for COVID-19	Waiving member cost sharing for in-network, inpatient acute care treatment associated with COVID-19 diagnoses.
Waiving prior authorization requirements for COVID-19 post-acute care admissions	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 plan members <i>with a COVID-19 diagnosis</i> . Includes in-network transportation prior authorization requirements from acute inpatient facilities to subacute facilities. Facilities must notify plan.

Consumer-grade pulse oximeters	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.
Furloughed employees provision	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.

Wellness Credits: For any group that has had wellness credits expiring during the pandemic months, they may be used through December 31, 2020. Refer to [this article](#) for more information.

Please note: For High Deductible Health Plans, in-network cost sharing waivers detailed above will remain in effect through January 21, 2021 unless prohibited by law.

