News for Brokers

COVID-19 national public health emergency extension and associated UnitedHealthcare actions

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October 28, 2020

All States Fully Insured and Self-Funded Plan Administration Reform and Regulatory

Share

As communicated by the Department of Health and Human Services, the national public health emergency has been extended through Jan. 20, 2021. As a result, UnitedHealthcare will take the following actions:

- UnitedHealthcare will continue to cover medically appropriate COVID-19 diagnostic and antibody testing (virus/antigen) at no cost-share when ordered by a physician or appropriately licensed health care professional for purposes of diagnosis or treatment of an individual member.
- Testing for employment, education, public health or surveillance purposes will be covered when required by applicable law. Benefits will be adjudicated in accordance with a member's benefit plan; health benefit plans generally do not cover testing for surveillance or public health purposes. UnitedHealthcare continues to monitor regulatory developments during emergency periods.
- COVID-19 antibody testing must be an FDA-authorized COVID-19 antibody test ordered by a physician or appropriately licensed health care professional, consistent with Centers for Medicare & Medicaid Services (CMS) requirements.

In addition to testing, other changes to treatment and telehealth/Virtual Visits are outlined below.

COVID-19 treatment

The cost-share waiver for COVID-19 covered medical expenses for in-network treatment (including telehealth) when associated with a COVID-19 diagnosis has been extended through Dec. 31, 2020 (includes COVID-related ground transportation) for fully insured and ASO groups with fully insured standards. Starting Oct. 23, 2020, out-of-network coverage when associated with a COVID-19 diagnosis will be determined by the member's benefit plan.

Virtual Visits

UnitedHealthcare works with Teladoc®, Doctor on Demand™ and AmWell® to help provide telehealth services to members. As of Oct. 1, 2020, members will pay the cost-share (copayment, deductible and coinsurance) upfront for both COVID-19 and non-COVID-19 services. The Virtual Visit cost-share reverted to the customer-specific pre-COVID-19 cost-share in the member's benefit plan.

Members will be reimbursed for Virtual Visit cost-share for COVID-19 Virtual Visits through the national public health emergency — currently scheduled to end Jan. 20, 2021. No action is required to facilitate reimbursement to the member. The provider will be responsible for member reimbursement, which may take up to 60 days.

Non-COVID-19 Virtual Visit coverage at no cost-share ended Sept. 30, 2020.

Telehealth

The COVID-19 cost-share waiver for in- and out-of-network test and test-related visits has been extended through the national public health emergency — currently scheduled to end Jan. 20, 2021.

The non-COVID-19 in-network cost-share waiver for telehealth services ended Sept. 30, 2020.

UnitedHealthcare will extend in-network expanded telehealth through Dec. 31, 2020. Expanded telehealth allows members to connect with their doctor through live, interactive audio-video or audio-only visits. This includes

physical therapy, occupational therapy, speech therapy and chiropractic services (audio-video only). The expansion of out-of-network telehealth ended on July 24, 2020.

UnitedHealthcare is taking short-term actions to further encourage the adoption of virtual care, while keeping a long-term vision to leverage this technology to help build a health care system that works better for everyone. UnitedHealthcare is also expanding existing virtual care solutions and introducing new resources to encourage access to primary care.

UnitedHealthcare's focus on virtual care is part of an investment in data, technology and innovation, helping to build a more seamless, personalized and connected health system. Beginning Jan. 1, 2021, UnitedHealthcare will introduce a permanent telehealth program that will support our commitment to continually look for new and innovative ways to remove barriers to cost-effective, quality care.

- We are broadening virtual care availability across multiple types of care including medical, behavioral, specialty (dental, vision and hearing health) and remote-patient monitoring.
- By expanding virtual care access and capabilities, we are helping achieve the goals of high quality, affordable care with an outstanding member, customer and provider experience.
- We are advancing affordability and simplicity by finding new and innovative ways to deliver primary care, preventive care, urgent care and on-going chronic condition management in a digital environment.

Benefits may vary for self-insured customers and will be adjudicated in accordance with the member's health plan, if applicable.

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