Massachusetts Health Plans Coverage Policies

As of April 23rd

**Aetna**

Aetna will waive co-pays for all diagnostic testing related to COVID-19, per [CVS Health](#). That includes all member costs associated with diagnostic testing for Commercial, Medicare, and Medicaid lines of business. Self-insured plan sponsors will be able to opt-out of the program at their discretion. Aetna is also offering zero co-pay telemedicine visits for any reason, and it is extending its Medicare Advantage virtual evaluation and monitoring visit benefit to all fully insured members. People diagnosed with COVID-19 will receive a care package. CVS Health is also offering several programs to help people address associated anxiety and stress.

**Aetna**, a CVS Health company, will waive member cost-sharing for inpatient admissions at all in-network facilities for treatment of COVID-19 or health complications associated with COVID-19. This policy applies to all Aetna-insured commercial plan sponsors and is effective immediately for any such admission through June 1, 2020.

**Aetna** is also waiving member cost-sharing for inpatient admissions at all in-network and out-of-network facilities for treatment of COVID-19 or health complications associated with COVID-19. This policy applies to all Aetna Individual and Group Medicare Advantage members and is effective March 25, 2020 for any such admission through June 1, 2020.

Aetna is also offering its Resources For Living®, its employee assistance program, to individuals and organizations who have been impacted by COVID-19, whether or not they have RFL included as part of their benefits.

Aetna is working closely with partner hospitals to help transfer and discharge members with issues unrelated to COVID-19 from hospitals to safe and clinically appropriate care settings where they can continue to have their needs addressed. This will help hospitals and emergency rooms make room for more patients, especially those suffering from COVID-19.

**Aetna**, a CVS Health company, is streamlining its provider credentialing process so there can be more health care professionals caring for patients.

Aetna is also paying the amount of the cost-sharing the member would have ordinarily paid related to COVID-19 testing or inpatient treatment so there is no financial impact on the provider.

Additionally, Aetna is reimbursing all providers for telemedicine at the same rate as in-person visits for applicable telehealth codes, including for mental health care services.
**AllWays Health Partners**

AllWays Health Partners is removing cost-sharing (copayments, deductibles, or coinsurance) for testing and copayments for treatment at in-network facilities; ensuring access to out-of-network providers for the initial COVID-19 test or treatment when no in-network providers are available; and removing all cost-sharing for telemedicine services, including virtual visits with primary care providers and specialists, and through Partners HealthCare On Demand, to enable members to seek COVID-19-related care without the need to go to medical offices.

**Blue Cross Blue Shield of Massachusetts**

Blue Cross Blue Shield of Massachusetts will cover the costs of diagnostic testing for COVID-19 for fully insured members. Self-funded groups will can opt-in. The company will also cover the cost of a COVID-19 vaccine when it is available, and will waive co-payments for COVID-19 treatment at doctor’s offices, emergency rooms and urgent care centers. It is removing administrative barriers such as prior authorizations and referrals, waiving copays for its telehealth platform, and allowing early access to refills of prescription medications.

**Blue Cross Blue Shield of Massachusetts** has also donated $100,000 to the Boston Resiliency Fund and an additional $150,000 to relief efforts across Massachusetts.

**Blue Cross Blue Shield of Massachusetts** has removed prior authorization requirements and moved to a notification-only requirement for inpatient levels of care including Acute, Long Term Acute (LTAC), Acute and Subacute Rehabilitation (Rehab), and Skilled Nursing Facility (SNF) admissions. Medical necessity reviews will not be performed for these inpatient levels of care through June 23, 2020. Notifications by facilities will allow Blue Cross nurses to assist members during their care transitions, including to the home.

**Blue Cross and Blue Shield of Massachusetts** is reallocating more than $1.75 million in community investments and strategic sponsorships to expedite unrestricted cash to help nonprofits meet operational challenges, including:

- Committing $550,000 in relief grants to nonprofits providing frontline aid including access to food, basic needs and critical support for first responders, health care and retail workers;

- Lifting funding restrictions on $520,000 of committed funds to ensure nonprofits have the flexibility to address critical challenges; and

- Leveraging a $300,000 commitment to Blue Cross’ Healthy Living Collaborative partners, including Codman Square Health Center and East Boston Neighborhood Health Center, to meet pressing community health challenges.

**Blue Cross Blue Shield of Massachusetts** has processed 180,000 telehealth claims since changing its policy to both expand coverage for telephone and virtual visits and reimburse them at the same rate as in-person visits during the COVID-19 state of emergency. The March telehealth claims figure is a 3600% increase over February and a 5100% increase over the monthly average for 2019.
In March, Blue Cross made payments of nearly $800 million to physician and hospitals, including more than 50,000 new claims for COVID-19 testing and care, totaling approximately $10 million.

Additionally, Blue Cross is accelerating payments to provider groups participating in its Alternative Quality Contract (AQC). Under normal circumstances, these incentive payments would have been made in late 2020 or early 2021. This direct financial support is intended to assist providers with the financial pressures associated with the COVID-19 public health emergency.

Blue Cross has also developed a new expedited credentialing and enrollment process for practitioners, designed to speed health plan approval within 72 hours. The Public Health Emergency Provider Credentialing and Enrollment Process includes a simplified, one-page application and essential documentation requirements consistent with conditions for licensure with the Massachusetts Board of Registration in Medicine. Approval under this expedited process is time-limited and in effect for the duration of the Massachusetts public health emergency.

Blue Cross Blue Shield of Massachusetts has launched “We Are Mighty, Massachusetts,” a campaign that celebrates our Commonwealth’s resiliency and unity in the fight against COVID-19.

#WeAreMightyMA launches today with a video that shares an inspiring message of collective action across Massachusetts and celebrates the innumerable ways individuals have shown resolve and solidarity since the onset of the coronavirus pandemic. Blue Cross also invites individuals to shine a spotlight on those making a difference across the Commonwealth by sharing “mighty” stories and unsung efforts using the hashtag #WeAreMightyMA across social media channels.

Cigna

Cigna is covering the cost of coronavirus testing, waiving all co-pays or cost-shares for fully insured plans, including employer-provided coverage, Medicare Advantage, Medicaid, and individual market plans available through the Affordable Care Act. Organizations that offer Administrative Services Only (ASO) plans will also have the option to include coronavirus testing as a preventive benefit. Recognizing that health outbreaks can increase feelings of stress, anxiety and sleeplessness and sometimes loss. Cigna is also staffing a second phone line for customers.

Cigna also announced it will waive customers’ out-of-pocket costs for COVID-19 testing-related visits with in-network providers, whether at a doctor’s office, urgent care clinic, emergency room or via telehealth, through May 31, 2020. This includes customers in the United States who are covered under Cigna employer/union sponsored group insurance plans, globally mobile plans, Medicare Advantage, Medicaid and the Individual and Family plans. Employers and other entities that sponsor self-insured plans administered by Cigna will be given the opportunity to adopt a similar coverage policy. The company is making it easier for customers with immunosuppression, chronic conditions or who are experiencing transportation challenges to be treated virtually by in-network physicians with those capabilities, through May 31, 2020. Cigna’s Express Scripts Pharmacy offers free home delivery of up to 90-day supplies of prescription maintenance medications. Additionally, Cigna will offer a webinar to the general public raising awareness about tools and techniques for stress management and building resiliency, along with the ability to join telephonic mindfulness sessions.
Cigna will waive prior authorizations for the transfer of its non-COVID-19 customers from acute inpatient hospitals to in-network long term acute care hospitals to help manage the demands of increasingly high volumes of COVID-19 patients.

Cigna is waiving customer cost-sharing and co-payments for COVID-19 treatment through May 31. The policy applies to customers in the U.S. who are covered under Cigna’s employer/union sponsored insured group health plans, insured plans for U.S. based globally mobile individuals, Medicare Advantage, and Individual and Family Plans. Cigna will also administer the waiver to self-insured group health plans.

Cigna and Express Scripts are working with Buoy Health to provide an early intervention screening tool to help customers and members understand their personal risks for COVID-19. The digital tool immediately triages symptoms and recommends next steps for care, while also relieving demand on an over-burdened health care system.

Cigna is launching a pilot program to increase social connectivity among its Medicare Advantage (MA) customers during the COVID-19 pandemic.

Through the pilot, Cigna is reaching out proactively to many of its Medicare customers to monitor their general health and well-being as well as daily needs during COVID-19, including food, housing and transportation. Customers will be able to opt-in to receive follow-up calls from the same Cigna representative to help cultivate meaningful connections. Cigna will also leverage its comprehensive data and analytics to identify MA customers who may be at higher risk for health issues and complications for additional proactive outreach to help answer questions about COVID-19, conduct regular health checks and triage care to a medical professional, if necessary. The pilot program will initially reach 24,000 customers with plans for rapid expansion.

Cigna is also providing medications to Washington University School of Medicine in St. Louis to initiate a clinical trial that will evaluate antimalarial and antibiotic treatments for COVID-19. The researchers plan to enroll 500 patients, over the course of the study, hospitalized with the novel coronavirus at Barnes – Jewish Hospital in St. Louis, MO.

Cigna has launched Dental Virtual Care, which will be available through Cigna’s growing network of dental providers who offer teledentistry.

Cigna Dental Virtual Care will be available this month to over 16 million dental customers enrolled in Cigna’s employer-sponsored insurance plans at no cost through May 31, 2020.

Cigna is also partnering with The TeleDentists, a national virtual care dental provider with more than 300 dentists. Through a video consultation, licensed dentists can triage urgent situations such as pain, infection, and swelling and guide the customer on next steps. If necessary, the dentist will prescribe medications, such as antibiotics and non-narcotic pain relievers.

Cigna Foundation and New York Life Foundation have partnered to launch the Brave of Heart Fund to help the spouses, domestic partners, children, and parents of the frontline healthcare workers who gave their lives in the fight against COVID-19. Cigna Foundation and New York Life Foundation will make initial seed contributions of $25 million each and both CEOs will work to garner additional support from other corporate and private citizens.
In addition to the financial assistance, Cigna will provide behavioral and emotional health support to the families to help them cope. These offerings are an expansion of Cigna’s efforts to support both front-line healthcare workers and the public during the ongoing COVID-19 outbreak.

**Delta Dental of Massachusetts**

Delta Dental of Massachusetts has made three contributions totaling $200,000 to support Massachusetts non-profits in their response to community needs during the COVID-19 outbreak.

**Fallon Health**

Fallon Health is relaxing administrative procedures, such as prior authorizations and out-of-network requirements, for medically necessary care, waiving copayments for medically appropriate coronavirus treatment, and waiving early refill limits on non-scheduled control drug prescriptions for all Fallon members who fill their maintenance medications at any in-network pharmacy.

**Fallon Health** has waived cost-sharing for all COVID-19 and non-COVID-19 related medically necessary telehealth services for all members. This will also be effective while Massachusetts is under a state of emergency.

**Harvard Pilgrim Health Care**

Harvard Pilgrim Health Care will cover the costs of diagnostic testing for COVID-19, waive cost sharing for all telemedicine visits and allow early refills for prescription medications. Self-insured groups will have the ability to opt-in at their discretion.

Harvard Pilgrim has also donated over $3 million to COVID-19 relief efforts by supporting community organizations in Connecticut, Maine, Massachusetts, and New Hampshire. The money will help select restaurants throughout the region to provide and deliver take-out meals to families in need and help to put people back to work. Additionally, these resources will assist communities in facilitating access to COVID-19 testing.


**Harvard Pilgrim Health Care** Foundation and Convenient MD have partnered to open a drive-thru COVID-19 testing site at Harvard Pilgrim Health Care’s Quincy headquarters’ parking lot, located at 1600 Colony Drive.

**The Blue Cross and Blue Shield Federal Employee Program**

The Blue Cross and Blue Shield Federal Employee Program will waive any copays or deductibles for medically necessary diagnostic tests or treatment if a member is diagnosed with COVID-19. It will waive prior authorization requirements for tests and treatment. It will eliminate cost sharing for prescriptions for up to a 14-day supply, and waive copays for telehealth services related to COVID-19.
Tufts Health Plan Foundation

Tufts Health Plan Foundation is donating $1 million to efforts driven by community and nonprofit organizations supporting older people affected by the coronavirus outbreak in Massachusetts, Rhode Island, New Hampshire and Connecticut.

Tufts Health Plan is waiving treatment costs for its members suffering from the coronavirus, including copays, deductibles and coinsurance. This coverage applies at in-network providers, urgent care centers, emergency rooms and other facilities, and at out-of-network providers in the event a member cannot easily find an in-network provider to provide timely services.

Tufts has also eliminated out-of-pocket costs for telehealth visits and removed prior authorization requirements for providers as it relates to treatment and care of coronavirus.

Tufts Health Plan Foundation is providing funding to 18 additional nonprofit organizations as part of the $1 million it has committed to support community efforts on behalf of older people affected by the coronavirus. This second wave of funding, totaling $345,000, focuses on housing and equity efforts in Massachusetts, Rhode Island, New Hampshire and Connecticut.

The organizations include housing providers, those working with people experiencing homelessness and immigrant communities, and several servings as hubs for collaborative regional responses

UnitedHealthcare

UnitedHealthcare is waiving costs for COVID-19 testing provided at approved locations in accordance with the CDC guidelines, as well as waiving copays, coinsurance and deductibles for visits associated with COVID-19 testing, whether the care is received in a physician’s office, an urgent care center or an emergency department. This coverage applies to Medicare Advantage and Medicaid members as well as commercial members. United is also expanding provider telehealth access and waiving member cost sharing for COVID-19 testing-related visits.

UnitedHealthcare is also opening a special enrollment period for some of its existing commercial customers beginning March 23 through April 6 due to the COVID-19 pandemic. UnitedHealthcare is also suspending prior authorization requirements to a post-acute care setting through May 31, and suspending them when a member transfers to a new provider through May 31.

UnitedHealthcare is waiving member cost sharing for the treatment of COVID-19 through May 31, 2020 for its fully insured commercial, Medicare Advantage, and Medicaid plans.

Starting March 31, 2020 until June 18, 2020, UnitedHealth will also waive cost sharing for in-network, non-COVID-19 telehealth visits for its Medicare Advantage, Medicaid, and fully insured individual and group market health plans.

UnitedHealth Group, through UnitedHealthcare and Optum, is taking steps immediately to accelerate nearly $2 billion in payments and other financial support to health care providers in the U.S. to help address the short-term financial pressure caused by the COVID-19 emergency.
UnitedHealth Group’s move to accelerate claim payments to medical and behavioral care providers applies to UnitedHealthcare’s fully insured commercial, Medicare Advantage and Medicaid businesses. Other financial support currently includes the provision for up to $125 million in small business loans to clinical operators with whom OptumHealth is partnered.

UnitedHealth Group has been asked to assist the U.S. Department of Health and Human Services in distributing, as directed by the Department, an initial $30 billion in emergency funding to health care providers seeking assistance under the CARES Act.

UnitedHealthcare Group is donating $5 million to support a federally sponsored program seeking to accelerate and expand the availability of investigational convalescent plasma treatments for COVID-19 patients nationwide. The initiative, led by Mayo Clinic, coordinates efforts to collect blood plasma from donors who have recovered from COVID-19 and distribute the plasma to hospitalized patients with severe or life-threatening COVID-19 infections.

Reference:

https://www.ahip.org/health-insurance-providers-respond-to-coronavirus-covid-19/