Updated
3/20/2020

Carrier	Funding	Effective Date	COVID-19 Diagnostic Testing	COVID-19 Office Call / Urgent Care and ER Associated Charges when filed with Testing	Treatment	Telemedicine / Virtual Care	Access to Medication	Other Information	Special Consideration for customers forced to lay people off due to financial strain	Grace Day Extension for Claims	Grace Day Extension for Premium	Impact to trigger for membershp change	Required Notice for communicating plan changes	Aggregate Minimum considerateion	Required Documentation to cover COVID-19 Testing and Treatment at no cost share
Anthem	Fully Insured	Retro to 1/1/2020 for testing	Deductible, copayments and coinsurance are waived (including Qualified High Deductible Health Plans)	Deductible, copayments and coinsurance are waived (including High Deductible Health Plans)	Paid according to plan benefits. Deductibles, Coinsurance and Copayments could apply	March 17 - June 14, Deductible, copayments and coinsurance are being waived for eligible telehealth visits including visits for mental health (including High Deductible Health Plans). These visits do not need to be associated with the COVID-19 Virus. The providers are not limited to Telehealth providers. Any contracted provider is able to bill for Telehealth Services during this time. LHO Fees: $59 Medical and $75-$175 for Mental Health.	Relaxed early refill limits for members who wish to receive a 30-day supply of most maintenance medications, where permissible. Anthem recommends members speak with their physician about converting their 30-day prescriptions to 90-days prescriptions for convenience	The Sydney Care Mobile App will provide convenient support immediately in terms of checking for symptoms and connecting with a doctor via a Virtual Care text session. This will also be the vehicle used to deliver the Coronavirus Assessment (based upon the CDC and NIH guidelines) to help individuals quickly and safely evaluate their symptoms and assess their risk of having COVID-19. Based on the results, Anthem members will be able to connect directly to a board-certified doctor via text or secure two-way video via the Sydney Care app who can then recommend care options. Sydney Care is available for Anthem members to download now on Android or iOS. This app should accompany their Sydney Health or Engage benefits app. Coronavirus Assessment functionality is in development and expected to be in the near future.	Are customers able to continue employee health benefits if part of the workforce is laid-off in response to the COVID-19 crisis? Fully Insured Plans: Yes. Anthem's requirement for employees to be actively working in order to be eligible for coverage will be relaxed through May 31, 2020 as long as the monthly premium payment is received. Coverage must be offered on a uniform, non-discriminatory basis to all employees and employee premium contributions must be the same or less prior to the layoffs.	Currently under consideration with decision forthcoming	Currently under consideration with decision forthcoming	Effective through 5/31/2020, the loss of enrollment is a result of the COVID-19 crisis, rates and premiums will not change. (I've asked for more specifics on this)	30-90 days depending upon complexity and system/platform		
Anthem	Self-Funded	Recommend Retro to 1/1/2020 for testing	Recommends following fully insured. Anthem reaching out directly to employers for decision. Conact your AE with questions.	Recommends following fully insured. Anthem reaching out directly to employers for decision.	Recommends following fully insured. Anthem reaching out directly to employers for decision.	Recommends following fully insured. Anthem reaching out directly to employers for decision.	Recommends following fully insured. Anthem reaching out directly to employers for decision.	The Sydney Care Mobile App will provide convenient support immediately in terms of checking for symptoms and connecting with a doctor via a Virtual Care text session. This will also be the vehicle used to deliver the Coronavirus Assessment (based upon the CDC and NIH guidelines) to help individuals quickly and safely evaluate their symptoms and assess their risk of having COVID-19. Based on the results, Anthem members will be able to connect directly to a board-certified doctor via text or secure two-way video via the Sydney Care app who can then recommend care options. Sydney Care is available for Anthem members to download now on Android or iOS. This app should accompany their Sydney Health or Engage benefits app. Coronavirus Assessment functionality is in development and expected to be available within the next week. The assessment is said to be available by 3/26/2020	Are customers able to continue employee health benefits if part of the workforce is laid-off in response to the COVID-19 crisis? Self-Insured Plans: Yes. Payment of administrative fees, claims cost and stop loss premium is required to continue to continue coverage for laid-off employees who are not actively at work. Coverage must be offered on a uniform, non-discriminatory basis to all employees and employee premium contributions must be the same or less prior to the layoffs. If Anthem is not a customer's stop loss carrier, Anthem recommends verifying coverage with the customer stop loss carrier.						
UnitedHealthcare	Fully Insured	4/1/2020 but will allow retroactive service dates	Deductible, copayments and coinsurance are waived (including Qualified High Deductible Health Plans) Employers will automatically be opted into this benefit unless UMR/UHC is notified	Deductible, copayments and coinsurance are waived (including Qualified High Deductible Health Plans) Employers will automatically be opted into this benefit unless UMR/UHC is notified	Paid according to plan benefits. Deductibles, Coinsurance and Copayments could apply	UHC offering to those with Telehealth coverage (FI) no cost share/coinsurance for Telehealth Visits associated with COVID19. In response to the challenges and risks associated with face to face visits, UHC will allow for those providers not contracted as Telehealth but with Audio and/or Video visit capabilities to bill for Telehealth services . Currently undertaking the topic of making Telehealth visits covered at no co-pay FOR non COVID-19 and will address in the near future. FAQ will be coming out in the next 24 hours. This is being offered even for those that don't have Telehealth benefits as an interim measure	Optum: Early refills are not encouraged but are available by calling customer service.	Encourage registration at UHC and UMR.com now so if/when needed they will have access to additional resources. Executive level leadership monitoring this closely and making decisions that are well thought out, executable and effectively communicated in a crisp/concise manner. UHC has made an emotional support help line free of charge to members and non-members 1-866-342-6892 See Liveandworkwell.com for more information	Goal is to take care of customer in a compassionate way. We will be back to you with a response when we are confident / crisp in what our plan is. This will involve due dilligence on the legal/legislative side of the equation.						
UnitedHealthcare/UMR	Self-Funded	4/1/2020 but will allow retroactive service dates	Deductible, copayments and coinsurance are waived (including Qualified High Deductible Health Plans) Employers will automatically be opted into this benefit unless we are directed to do otherwise	Deductible, copayments and coinsurance are waived (including Qualified High Deductible Health Plans) Employers will automatically be opted into this benefit unless UMR/UHC is notified	Paid according to plan benefits. Deductibles, Coinsurance and Copayments could apply		Optum: Early refills are not encouraged but are available by calling customer service.	Encourage registration at UHC and UMR.com now so if/when needed they will have access to additional resources. Executive level leadership monitoring this closely and making decisions that are well thought out, executable and effectively communicated in a crisp/concise manner. UHC has made an emotional support help line free of charge to members and non-members 1-866-342-6892 See Liveandworkwell.com for more information	N/A						
HIIG	Stop Loss		Allowed with no amendment	Allowed with no amendment		Will allow for COVAID-19 Testing and Treatment but will require plan amendment to cover non COVAID-19 Dx	Allow with no amenment								