

COVID-19 DIAGNOSTIC TESTING and TESTING-RELATED VISITS

Standard applies to Fully Insured and Self Funded plans: Federal regulations require waiver of member cost-sharing (copayments, coinsurance, deductibles) for approved and authorized COVID-19 testing and testing-related visits at physician offices, urgent care centers and emergency departments for members enrolled in comprehensive medical plans, and Medicare managed care plans. Testing must be provided at approved locations in accordance with U.S. Centers for Disease Control and Prevention (CDC) guidelines. Waiver of cost share applies **in and out of network** and relies upon accurate COVID-19 coding. Coverage is effective for dates of service February 4, 2020 through October 22, 2020.

COVID-19 ANTIBODY TESTING

Standard applies to Fully Insured and Self Funded plans: During the national public health emergency period, UnitedHealthcare will cover FDA-authorized COVID-19 antibody tests ordered by a physician or appropriately licensed health care professional without cost sharing **in and out of network** (copayment, coinsurance or deductible).

An antibody test may determine if a person has been exposed to COVID-19, while a COVID-19 diagnostic test determines if a person is currently infected. FDA-authorized tests include tests approved for patient use through premarket approval or emergency use pathways, and tests that are developed and administered in accordance with FDA specifications or through state regulatory approval. According to the FDA, an antibody test should not be used to diagnose a current infection. Virus detection should be used to diagnose a current infection. UnitedHealthcare strongly supports the need for reliable testing and encourages health care providers to use reliable [FDA-approved tests](#).

Coverage is effective for dates of service April 10, 2020 (coding available) through October 22, 2020.

COVID-19 TREATMENT

Standard applies to Fully Insured plans: UnitedHealthcare is waiving cost-sharing for **inpatient and outpatient** treatment-related medical expenses for covered services, **in and out of network** when associated with a COVID-19 diagnosis for dates of service through October 22, 2020.

If a member receives treatment under a COVID-19 admission or diagnosis code between Feb. 4, 2020 and October 22, 2020 we will waive cost sharing (copayments, coinsurance and deductibles) for the following: Office visits, Urgent care visits, Emergency department visits, observations stays, Inpatient hospital episodes, acute inpatient rehab, long-term acute care, skilled nursing facilities, medical ground ambulance transportation. When available, we will also waive cost-share for COVID related FDA approved medications administered in these locations.

Coverage is effective for dates of service February 4, 2020 through October 22, 2020.

COVID-19 VIRTUAL VISITS & TELEMEDICINE THROUGH AmWell, Doctor on Demand or Teladoc

Standard applies to Fully Insured and Self Funded plans: UnitedHealthcare will waive cost-share (copayments, coinsurance, deductibles) for **COVID** Virtual Visits incurred through September 30, 2020.*
*All VV claims will apply cost share starting 10/1/2020. COVID Claims will be reprocessed to reimburse the member until 10/22/2020. The member will be reimbursed through the original payment method.

Non-COVID-19 VIRTUAL VISITS & TELEMEDICINE through AmWell, Doctor on Demand or Teladoc

Standard applies to Fully Insured and Self Funded plans: UnitedHealthcare will waive cost-share (copayments, coinsurance, deductibles) for **non-COVID** Virtual Visits incurred through September 30, 2020.
*All VV claims will apply cost share starting 10/1/2020.

TELEHEALTH – COVID TESTING & RELATED VISITS

Standard applies to Fully Insured and Self Funded plans: Federal regulations require *waiver of member cost-share* for COVID-19 testing related visits. Eligible **in and out of network** medical providers who have the ability and want to connect with their patient through live video-conferencing or audio-only (telephonic), may do so. Coverage is effective for dates of service February 4, 2020 through October 22, 2020.

TELEHEALTH – Non-COVID-19 RELATED VISITS

Standard applies to Fully Insured plans: UnitedHealthcare will waive cost-share (copayments, coinsurance, deductibles) associated with **in-network** telehealth visits for all medical and Physical, Speech and Occupational Therapies.

- This change applies to network providers who have the ability and want to connect with their patient through live video-conferencing or audio-only.
- Live video-conferencing is required for Physical, Speech and Occupational Therapies.
- In-network coverage is effective for dates of service March 31, 2020 through September 30, 2020.
- Out of network claim payment will be set to deny for expanded telehealth on July 24, 2020.

BEHAVIORAL TELEHEALTH

Part 1 - Standard applies to Fully Insured and Self Funded plans: All eligible **in and out of network** behavioral health care providers who have the ability and want to connect with their patient through live video-conferencing or audio-only (telephonic), may do so to support the behavioral health (mental health *and* substance use disorder) needs of the individual member.

- Physical office visits (not telehealth) will pay according to plan benefits.
- Please note, Teladoc is unable to provide behavioral health Virtual Visits at this time.

Part 2 - Standard applies to Fully Insured plans:

Effective March 31, 2020 until September 30, 2020, we will waive member cost -sharing for all **in-network** virtual visits and telehealth outpatient behavioral health visits, including ABA services.