



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

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
<b>In effect until 90 days after the end of both the state of emergency and the public health emergency related to COVID-19.</b>	
<b>Telemedicine – MDLive® visits*</b>	MDLive cost sharing is waived for <i>all</i> MDLive telemedicine visits.
<b>Telemedicine – Primary care (PCP)*</b>	Cost sharing is waived for <i>all</i> telemedicine with plan members’ existing in-network PCPs.
<b>Telemedicine - Specialists*</b>	Covers telehealth appointments for: specialists; nutrition counseling; urgent care and video-only visits for physical and occupational, and audio or visual speech therapy. Cost sharing is waived for in-network specialists.**
<b>Telemedicine – Behavioral Health*</b> <i>In place, business as usual</i>	Covers in-network telebehavioral health visits at no cost.**
<b>Coverage for testing</b>	COVID-19 diagnostic tests covered without member cost-sharing and without an order or prescription by a licensed or qualified health care professional, when performed at any site, including a physician’s office, urgent care center, hospital or hospital emergency room, pharmacy or during a home health visit or drive-through testing center visit. COVID-19 antibody tests covered without member cost-sharing when performed at a physician’s office, urgent care center, hospital or hospital emergency room, pharmacy or during a home health visit or drive-through testing center visit, when ordered or authorized by a licensed or qualified health care professional.
<b>AmeriHealth New Jersey COVID-19 Initiatives – Currently in effect until dates specified below.</b>	
<b>Consumer-grade pulse oximeters</b>	Choose to offer when supplied by an in-network DME supplier, professional provider or home health agency 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 an in-network health professional. <i>In effect until December 31, 2020.</i>
<b>Waiving cost-sharing for in-network, inpatient acute care treatment for COVID-19</b>	Choose to waive member cost sharing for in-network, inpatient acute care treatment associated with COVID-19 diagnoses. <i>In effect until December 31, 2020.</i>
<b>Waiving prior authorization for COVID-19 inpatient admissions</b>	Suspends prior authorization requirements for acute inpatient admissions from the emergency department at in-network facilities for plan members with a COVID-19 diagnosis. Facilities must notify plan. <i>In effect until December 31, 2020.</i>
<b>Waiving prior authorization requirements for post-acute care admissions</b>	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 with a COVID-19 diagnosis. Includes in-network transportation prior authorization requirements from acute inpatient facilities to subacute facilities. Facilities must notify plan. <i>In effect until December 31, 2020.</i>
<b>Furloughed employees’ provision</b>	AmeriHealth New Jersey 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. <i>In effect through December 31, 2020.</i>
<b>AmeriHealth New Jersey COVID-19 Initiatives that have expired.</b>	
<b>My Life mindfulness app</b>	(previously called Stop, Breathe & Think) <i>Expired June 15, 2020</i>
<b>Refill too soon</b>	This provision removed the restriction to help members keep extra supply of their medications. <i>Expired June 30, 2020</i>

\* References to telemedicine include telehealth for the purposes of this document.

\*\* Unless the benefit design provides otherwise or out-of-network visits are permitted by AmeriHealth New Jersey due to network adequacy or access.

**\*\*\*Please note:** The Families First Coronavirus Response Act (FFCRA) and Coronavirus Aid, Relief, and Economic Security (CARES) Act mandate that member cost sharing (deductible, co-pays and coinsurance) is waived both in and out-of-network for the testing and diagnosis of COVID-19 through the public health emergency. When the public health emergency referenced by the FFCRA and CARES Act ends, the waiver of cost sharing for out-of-network COVID-19 testing and diagnosis will end. The waiver of cost sharing for in network testing and diagnosis of COVID-19 will continue until 90 days after the end of both the state of emergency and public health emergency declared by the State of New Jersey in response to COVID-19. For High Deductible Health Plans, in-network cost sharing waivers for inpatient COVID-19 treatment detailed above will remain in effect through December 31, 2020 unless prohibited by law.