

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

Updated 7.22.2020

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
Independence Blue Cross COVID-19 Initiatives – Currently in effect until December 31, 2020 unless otherwise noted.	
Waiving cost-sharing for in-network, inpatient acute care treatment for COVID-19	Waiving member cost sharing for in-network, inpatient acute care treatment associated with COVID-19 diagnoses,
Telemedicine – MDLive® visits	MDLive cost sharing is waived for <i>all</i> MDLive telemedicine visits.
Telemedicine – Primary care (PCP)	Cost sharing is waived for <i>all</i> telemedicine visits with plan members’ existing PCPs.
Consumer-grade pulse oximeters	Covered 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 a health professional.
Coverage for Testing	COVID-19 diagnostic test and Antibody test covered with no member cost-sharing, when directed by the member’s health provider.
Waiving prior authorization for COVID-19 inpatient admissions	Suspends prior authorization requirements for acute inpatient admissions from the emergency department at in-network facilities for plan members <i>with a COVID-19 diagnosis</i> . Facilities must notify plan. Effective 8/1/2020 -12/31/2020.
Waiving prior authorization requirements for COVID-19 post-acute care admissions	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 <i>with a COVID-19 diagnosis</i> . Includes in-network transportation prior authorization requirements from acute inpatient facilities to subacute facilities. Facilities must notify plan. Effective 8/1/2020 -12/31/2020.
Telemedicine – Specialists	Covers telehealth appointments for: specialists; nutrition counseling; urgent care and video-only visits for physical, occupational, and speech therapy. Plan members’ regular cost sharing applies.
Telemedicine – Behavioral Health <i>In place, business as usual</i>	Based on benefit design, covers in-network, out-of-area, and out-of-network telemedicine with behavioral health professionals at regular cost sharing.
Furloughed employees provision	Independence 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. In effect through 9/30/2020.

Independence Blue Cross COVID-19 Initiatives that have expired or expiring soon

My Life mindfulness app	Free access to the My Life mindfulness app for sixty days (previously called Stop, Breathe & Think) <i>Expired June 15, 2020.</i>
Refill too soon	This provision removed the restriction to help members keep an extra supply of their medications. <i>Expired June 30, 2020.</i>
Waiving prior authorization for all inpatient admissions	Suspends prior authorization requirements for acute inpatient admissions from the emergency department at in-network facilities for plan members <i>with any diagnoses</i> . Facilities must notify plan. <i>Expires July 31, 2020.</i>
Waiving prior authorization requirements for all post-acute care admissions	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) <i>for any diagnoses</i> . Includes in-network transportation prior authorization requirements from acute inpatient facilities to subacute facilities. Facilities must notify plan. <i>Expires July 31, 2020.</i>

Wellness Credits: For any group that has had wellness credits expiring during the pandemic months, they may be used through December 31, 2020.

Please note: It is mandated 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. If the public health emergency ends prior to December 31, 2020, the waiver of cost sharing for out-of-network testing and diagnosis will end. For High Deductible Health Plans, in-network cost sharing waivers detailed above will remain in effect through December 31, 2020 unless prohibited by law.

