



Updated Insurer Cost of Care Waivers for COVID-19 Treatment

Insurer	Waived cost of care for COVID-19 treatment? Insurer Web Site Information as of May 27, 2020
1. United Health	<p>Waiver ends May 31: “We are waiving cost-sharing for COVID-19 testing and the testing-related visit for Medicare Advantage, Medicaid, Individual and Group Market health plan members during this emergency period. Cost-sharing was also waived for COVID-19 treatment for Medicare Advantage, Medicaid, Individual and Group Market fully insured health plan members until May 31, 2020.”¹</p>
2. Kaiser Permanente	<p>Some plans, such as Maryland, Virginia, and DC, offer no indication of expanded benefits for COVID-19 patients: “If you’re diagnosed with COVID-19, additional services, including hospital admission (if applicable), will be covered according to your plan details.”²</p> <p>Others, including Northern Calif., do not specify an end-date for their waiver: “To alleviate costs and stress for our members, we’re waiving all out-of-pocket costs for inpatient and outpatient COVID-19 services, effective March 17. You don’t need to file a claim or take any action — this simply means we won’t bill you a copay, coinsurance, or deductible for services to test, diagnose, and treat COVID-19.”³</p>
3. Anthem	<p>Waiver ends May 31: “If you’re diagnosed as having COVID-19, you won’t have any out-of-pocket costs to pay if you get treatment for COVID-19 from doctors, hospitals, and other health-care professionals in your plan’s network through May 31, 2020. This benefit is available to Anthem members in Fully Insured, Individual, Medicare Advantage and Medicaid plans.”⁴</p>
4. Humana	<p>No waiver end-date specified: “Member cost share is waived for all covered COVID-19-related medical treatment.</p> <p>All out-of-pocket medical costs (deductible, co-pays, and coinsurance) related to covered treatment for COVID-19—including inpatient hospital admissions— will be waived for enrollees of individual and Group Medicare Advantage plans, fully insured commercial members, Medicare Supplement and Medicaid.</p> <p>The waiver applies to all out-of-pocket costs related to the covered treatment of COVID-19 as well as FDA-approved medications or vaccines when they become available.</p> <p>Humana will waive the member’s out-of-pocket costs for covered COVID-19-related services delivered by participating/in-network and non-participating/out-of-network providers.</p> <p>There is no current end date, but Humana will reassess as circumstances change.”⁵</p>
5. CVS (includes Aetna)	<p>Waiver ends September 30: “No cost sharing for inpatient admissions to help treat COVID-19 or related health complications. We’re waiving copays and cost sharing for members through September 30, 2020, for all of our insured commercial plans.”⁶</p>
6. Health Care Service Corporation	<p>Waiver ends May 31: “Treatment: If you are insured by one of our plans, you won’t pay copays, deductibles or coinsurance related to treatment for COVID-19. This applies to costs associated with COVID-19 treatment at in-network facilities and treatment for out-of-network emergencies.</p> <p>This includes these plans: Fully insured employer-based, Individual and Family, Medicare (excluding Part D), Medicare Supplement Medicaid.</p> <p>This policy covers treatment from April 1 to May 31, 2020. We will reassess this policy as events warrant. (We will work in partnership with self-funded employer groups that decide to offer the same waivers.)”⁷</p>
7. Centene	<p>Waiver ends June 30: “Effective immediately, Centene will waive COVID-19 related prior authorizations and member cost sharing for related screening, testing and treatment for all</p>



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	Medicare, Medicaid and Marketplace members. As part of this effort, the Company will cover all telehealth services related to COVID-19 for these members, as well as all covered healthcare services that can be administered virtually through June 30, 2020." ⁸
8. Cigna	Waiver ends July 31: "Cigna is waiving out-of-pocket costs for all COVID-19 treatment through July 31, 2020. The treatments that Cigna will cover for COVID-19 are those covered under Medicare or other applicable state regulations. The company will reimburse health care providers at Cigna's in-network rates or Medicare rates, as applicable. **This COVID-19 treatment policy applies to customers in the United States who are covered under Cigna's employer/union sponsored insured group health plans, insured plans for US based globally mobile individuals, Medicare Advantage and Individual and Family Plans (IFP). Cigna will also administer the waiver to self-insured group health plans and the company encourages widespread participation, although these plans will have an opportunity to opt-out of the waiver option." ⁹
9. WellCare	No waiver end-date specified: "Waiving cost-sharing for COVID-19 treatments in doctor's offices or emergency rooms and services delivered via telehealth." ¹⁰
10. Molina Healthcare	No waiver end-date specified: "Molina will waive co-pays and cost share for any COVID-19 related diagnostic laboratory testing, office visits, urgent care visits and ED visits. Molina will cover the test kit for patients who meet CDC guidelines for testing, which can be done in any authorized location (excluding LabCorp or Quest sites). No prior authorization is needed for this testing. Visits for any other symptoms or diagnoses will continue to have co-pays and cost share. This includes other laboratory testing (besides COVID-19 testing), x-rays or add-on testing." On a different member services page, updated May 8: As long as you meet the guidelines for testing and have a doctor's order, testing can be done anywhere COVID-19 testing is provided. If you test positive for COVID-19, Molina will also cover any related care you need. Medicare and Marketplace members will not be charged a co-pay or cost share for COVID-19 related testing or medical care." ¹¹
11. GuideWell Mutual Holding (GuideWell owns Florida Blue, which is discussed here.)	Waiver ends August 1: "Florida Blue is waiving cost-sharing for members who must undergo testing and treatment for COVID-19 through Aug. 1. That includes in-patient hospital admissions." ¹²
12. California Physicians Service, also known as Blue Shield of California	Waiver ends May 31: "Waiving members' coinsurance, copayments and deductibles for COVID-19 medical treatments through May 31, 2020." ¹³
13. Independence Health Group	Waiver ends June 30: "Independence will waive members' cost for in-network, acute in-patient treatment of COVID-19 received between March 30 and June 30, 2020. Cost sharing will be applied to post-acute care (e.g. skilled nursing, rehabilitation and long term acute care facilities), outpatient treatment, prescription drugs, ambulance transportation to a post-acute setting, and out of network care. Medicare Advantage members are covered for out-of-network acute in-patient care treatment of COVID-19 with no cost sharing as well." ¹⁴
14. Anthem Blue Cross of California (a subsidiary of Anthem, above)	Waiver ends May 31: "If you're diagnosed as having COVID-19, you won't have any out-of-pocket costs to pay if you get treatment for COVID-19 from doctors, hospitals, and other health-care professionals in your plan's network through May 31, 2020. This benefit is available to Anthem members in Fully Insured, Individual, Medicare Advantage and Medicaid plans." ¹⁵



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15. Highmark Group	Waiver ends Sept. 30: "We are waiving all costs of care if you are in the hospital being treated for Coronavirus ... This waiver continues through September 30, 2020." ¹⁶
16. Blue Cross Blue Shield of Michigan	Waiver ends June 30: "If you need treatment for COVID-19 symptoms between now and June 30, 2020, we'll take care of the cost. Treatment of symptoms can be on an inpatient or outpatient basis, from both in-network and out-of-network providers." ¹⁷
17. Blue Cross Blue Shield of New Jersey, also known as Horizon	Waiver through June 30: "Effective immediately and through June 30, 2020, all fully insured members ... will not pay any cost share amounts (copay, coinsurance, deductibles) for covered services related to the testing, diagnosis and treatment of COVID-19 for: All charges associated with a visit to an in-network or out-of-network primary care physician or urgent care center or Emergency Room (ER) for evaluation of symptoms identified as possible indicators of COVID-19 infection.... All covered benefits associated with inpatient and outpatient care when delivered by in-network professionals and facilities, and when your claim indicates treatment was related to COVID-19." ¹⁸
18. CareSource	No indication of expanded benefits for COVID-19 patients. ¹⁹
19. Blue Cross and Blue Shield of North Carolina	Waiver ends June 1. "Blue Cross NC will waive member cost-sharing for COVID-19 related treatments for both in-network and out-of-network providers ... The member cost-share waivers for COVID-19 related treatments are effective immediately through June 1, 2020." ²⁰
20. CareFirst	No waiver end-date specified: "If you need testing or treatment related to COVID-19, you will not pay anything for the care you need. If you receive this care from an out-of-network provider, you will have coverage." ²¹
21. CA Health Net of California (a subsidiary of Centene, above).	No waiver end-date specified: "Health Net is waiving all COVID-19 related prior authorizations and member cost sharing for screenings, tests and treatment." ²²
22. UPMC Health System	Waiver ends June 15, 2020: "Now through June 15, we are waiving all deductibles, coinsurance, and copays for in-network, inpatient COVID-19 treatment for members in a fully insured group plan as well as those in an ACA or Medicare Advantage plan." ²³
23. Blue Cross Blue Shield of Massachusetts	Waiver for the duration of the Massachusetts public health emergency: "For the duration of the Massachusetts health emergency, we're removing copayments, co-insurance, or deductibles for all medically necessary COVID-19 related care, including ... COVID-19 related inpatient care at both in- and out-of-network acute care facilities for our fully insured members." ²⁴
24. Blue Cross Blue Shield of Tennessee	Waiver ends May 31: "If a BlueCross member is diagnosed as having COVID-19, they will not have to pay any out-of-pocket costs for testing and treatment administered through in-network providers, including at a doctor's office, urgent care facility and emergency room, as well as related inpatient hospital stays, through May 31, 2020." ²⁵
25. Emblem Health	No indication of expanded benefits for COVID-19 patients. ²⁶

¹<https://www.uhc.com/health-and-wellness/health-topics/covid-19>

²<https://healthy.kaiserpermanente.org/maryland-virginia-washington-dc/health-wellness/coronavirus-information/get-care>



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- ³<https://healthy.kaiserpermanente.org/northern-california/health-wellness/coronavirus-information/get-care>
- ⁴<https://www.anthem.com/ca/coronavirus/individual-and-family.html>
- ⁵<https://www.humana.com/provider/coronavirus/covid19-benefits>
- ⁶<https://www.aetna.com/individuals-families/member-rights-resources/covid19/benefits.html>
- ⁷<http://www.hcsc.com/newsroom/category/company-news/covid-19-information>
- ⁸<https://www.centene.com/covid-19-resource-center.html>
- ⁹<https://www.cigna.com/coronavirus/individuals-and-families>
- ¹⁰<https://www.wellcare.com/en/Tennessee/Providers/Bulletins/Coronavirus-Extra-Steps>
- ¹¹<https://www.molinahealthcare.com/members/wa/en-US/mem/pages/Coronavirus.aspx> & <https://www.molinahealthcare.com/providers/wa/medicaid/comm/Pages/COVID-19.aspx>
- ¹²<https://www.floridablue.com/blog/covid-cases-confirmed-in-florida> & <http://www.guidewell.com/blog/full-transcript-pat-geraghty-coronavirus-message-may-15-2020>
- ¹³<https://news.blueshieldca.com/2020/05/13/blue-shield-of-california-and-bank-of-america-collaborate-to-make-50-million-in-financial-support-available-to-providers-in-response-to-covid-19-crisis>
- ¹⁴<https://www.ibx.com/htdocs/custom/covid19/index.html>
- ¹⁵<https://www.anthem.com/ca/coronavirus/individual-and-family.html>
- ¹⁶<https://faqs.discoverhighmark.com/coverage-costs/>
- ¹⁷<https://www.bcbsm.com/index/common/important-information/covid-19.html>
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- ²²https://healthnet.com/portal/home/content/iwc/home/articles/Important_Notices.action
- ²³<https://www.upmchealthplan.com/covid-19/>
- ²⁴<https://home.bluecrossma.com/coronavirus>
- ²⁵<https://bcbstnews.com/pressreleases/bluecross-to-cover-full-treatment-costs-for-covid-19/>
- ²⁶<https://www.emblemhealth.com/providers/clinical-corner/um-and-medical-management/providers-covid19/covid19-update/covid19-member-cost-sharing-notification> & <https://www.emblemhealth.com/content/emblemhealth/home/covid19/coronavirus-faq.html>