



## COVID-19 Benefit Changes Effective 11/12/23

*For Commercial Group and Individual & Family Plans*

### GF PPO plans

#### What's changing

- COVID-19 vaccines, testing, and therapeutics are subject to plan benefits based on the service.
- Over the counter (OTC) COVID-19 Test kits purchased at an out-of-network pharmacy are subject to your plan's lab office visit copay. A medical claim form will need to be submitted.<sup>1</sup>

#### What's not changing

- OTC COVID-19 Test kits are at no cost if you use one of Health Net's in-network retail pharmacies.<sup>1</sup>

<sup>1</sup>Maximum of eight tests per covered member in a 30-day period. The maximum reimbursement for each test per member is \$12, includes all costs such as taxes and shipping fees.

### NG PPO plans (including Ambetter PPO)

#### What's changing

- COVID-19 vaccines, testing, and therapeutics received from an out-of-network provider will be subject to plan benefits. No prior approval required.

Note: If you are on an Ambetter PPO plan, vaccines are not covered out-of-network.

- Over the counter (OTC) COVID-19 Test kits purchased at an out-of-network pharmacy are subject to your plan's lab office visit copay. A medical claim form will need to be submitted.<sup>1</sup>

#### What's not changing

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- OTC COVID-19 Test kits are at no cost if you use one of Health Net's in-network retail pharmacies.<sup>1</sup>

<sup>1</sup>Maximum of eight tests per covered member in a 30-day period. The maximum reimbursement for each test per member is \$12, includes all costs such as taxes and shipping fees.

*(Continued)*

## GF HDHP/HSA PPO plans

### What's changing

- You must meet your plan deductible before coverage begins. After your plan deductible is met, the following changes also apply:
  - COVID-19 vaccines, testing, and therapeutics are subject to plan benefits based on the service.
  - Over the counter (OTC) COVID-19 Test kits purchased at an out-of-network pharmacy are subject to your plan's lab office visit copay. A medical claim form will need to be submitted.<sup>1</sup>

<sup>1</sup>Maximum of eight tests per covered member in a 30-day period.

## NG HDHP/HSA PPO plans (including Ambetter PPO)

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  - COVID-19 vaccines, testing, and therapeutics received from an out-of-network provider will be subject to plan benefits. No prior approval required.
  - Over the counter (OTC) COVID-19 Test kits purchased at an out-of-network pharmacy are subject to your plan's lab office visit copay. A medical claim form will need to be submitted.<sup>1</sup>

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## GF PPO Groups with RX Carve Out

### What's changing

- COVID-19 vaccines, testing, and therapeutics are subject to plan benefits based on the service.

### What's not changing

- For no cost over the counter (OTC) COVID-19 Test kits, check with your pharmacy to see if they can bill the vendor through the pharmacy system. You can also purchase an OTC FDA-approved, EUA at-home COVID-19 test and be reimbursed by Health Net for the cost of the test. A medical claim form will need to be submitted.<sup>1</sup>

<sup>1</sup>Maximum of eight tests per covered member in a 30-day period.

*(Continued)*

## NG PPO Groups with RX Carve Out

### What's changing

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### What's not changing

- COVID-19 vaccines, testing, and therapeutics received from an in-network provider remain at no cost. No prior approval required.
- For no cost over the counter (OTC) COVID-19 Test kits, check with your pharmacy to see if they can bill the vendor through the pharmacy system. You can also purchase an OTC FDA-approved, EUA at-home COVID-19 test and be reimbursed by Health Net for the cost of the test. A medical claim form will need to be submitted.<sup>1</sup>

<sup>1</sup>Maximum of eight tests per covered member in a 30-day period.

## GF HMO plans

### What's changing

- COVID-19 vaccines, testing, and therapeutics are subject to applicable cost-share based on the service.
- You will be responsible for the cost of COVID-19 vaccines, testing, and therapeutics if you use an out-of-network provider. Your plan does not cover out-of-network services except for emergency care, urgent care and services approved by Health Net.
- Over the counter (OTC) COVID-19 Test kits purchased at an out-of-network pharmacy are not covered. Your plan does not cover out-of-network services except for emergency care, urgent care and services approved by Health Net.

### What's not changing

- OTC COVID-19 Test kits are at no cost if you use one of Health Net's in-network retail pharmacies.<sup>1</sup>

<sup>1</sup>Maximum of eight tests per covered member in a 30-day period.

*(Continued)*

## GF HMO Groups with RX Carve Out

### What's changing

- COVID-19 vaccines, testing, and therapeutics are subject to applicable cost-share based on the service.
- You will be responsible for the cost of COVID-19 vaccines, testing, and therapeutics if you use an out-of-network provider. Your plan does not cover out-of-network services except for emergency care, urgent care and services approved by Health Net.

### What's not changing

- For no cost over the counter (OTC) COVID-19 Test kits, check with your pharmacy to see if they can bill the vendor through the pharmacy system. You can also purchase an OTC FDA-approved, EUA at-home COVID-19 test and be reimbursed by Health Net for the cost of the test. A medical claim form will need to be submitted.<sup>1</sup>

<sup>1</sup>Maximum of eight tests per covered member in a 30-day period.

## GF POS

### What's changing

- COVID-19 vaccines, testing, and therapeutics are subject to SELECT 1 HMO tier plan benefits, SELECT 2 PPO tier plan benefits, or SELECT 3 out-of-network tier based on the service and the provider.
- Over the counter (OTC) COVID-19 Test kits purchased at an out-of-network pharmacy are subject to your plan's SELECT 3 out-of-network tier lab office visit copay. A medical claim form will need to be submitted.<sup>1</sup>

### What's not changing

- OTC COVID-19 Test kits are at no cost if you use one of Health Net's in-network retail pharmacies.<sup>1</sup>

<sup>1</sup>Maximum of eight tests per covered member in a 30-day period. The maximum reimbursement for each test per member is \$12, includes all costs such as taxes and shipping fees.

*(Continued)*

## NG POS

### What's changing

- COVID-19 vaccines, testing, and therapeutics received from an out-of-network provider will be subject to SELECT 3 out-of-network tier plan benefits. No prior approval required.
- Over the counter (OTC) COVID-19 Test kits purchased at an out-of-network pharmacy are subject to your plan's SELECT 3 tier out-of-network tier lab office visit copay. A medical claim form will need to be submitted.<sup>1</sup>

### What's not changing

- COVID-19 vaccines, testing, and therapeutics received from a SELECT 1 HMO tier in-network provider or SELECT 2 PPO tier in-network provider remain at no cost. No prior approval required.
- OTC COVID-19 Test kits are at no cost if you use one of Health Net's in-network retail pharmacies.<sup>1</sup>

<sup>1</sup>Maximum of eight tests per covered member in a 30-day period. The maximum reimbursement for each test per member is \$12, includes all costs such as taxes and shipping fees.

## NG POS Groups with RX Carve Out

### What's changing

- COVID-19 vaccines, testing, and therapeutics received from an out-of-network provider will be subject to SELECT 3 out-of-network tier plan benefits. No prior approval required.

### What's not changing

- COVID-19 vaccines, testing, and therapeutics received from a SELECT 1 HMO tier in-network provider or SELECT 2 PPO tier in-network provider remain at no cost. No prior approval required.
- For no cost over the counter (OTC) COVID-19 Test kits, check with your pharmacy to see if they can bill the vendor through the pharmacy system. You can also purchase an OTC FDA-approved, EUA at-home COVID-19 test and be reimbursed by Health Net for the cost of the test. A medical claim form will need to be submitted.<sup>1</sup>

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