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| **UnitedHealthcare’s COVID-19** |
| Frequently Asked Questions |
|  |
| April 6, 2020 |
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**Coronavirus Update as of April 6, 2020**

**COVID-19 Frequently Asked Questions (FAQ)**

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# KEY RESOURCES – COVID-19

* [CDC COVID-19 Site](https://www.cdc.gov/coronavirus/2019-nCoV/index.html)  - what you should know, situation updates, community impacts and resources
* [CDC Travel recommendations](https://www.cdc.gov/coronavirus/2019-ncov/travelers/index.html?hpid=ec0df367-28c1-4e0e-9fe3-20521c31f849&hlkid=0d966159d56741d1a8616b32131d2c62&hctky=)
* UnitedHealthcare [COVID-19 FAQ](https://www.uhc.com/)
* [IRS Notice on High Deductible Plans with HSA](https://www.irs.gov/pub/irs-drop/n-20-15.pdf)
* [Family First Coronavirus Response Act (H.R. 6201)](https://www.congress.gov/bill/116th-congress/house-bill/6201/text)
* [Sanvello press release](https://www.unitedhealthgroup.com/newsroom/2020/2020-03-20-sanvello-premium-access-covid-19.html)

# CLINICAL

**THE INFORMATION IN THE FOLLOWING SECTION IS SOURCED FROM THE CDC. REFER TO THE** [**CORONAVIRUS.GOV**](https://www.coronavirus.gov/) **AND** [**CDC WEBSITE**](https://www.cdc.gov/coronavirus/2019-nCoV/index.html) **FOR THE MOST CURRENT INFORMATION.**

**What is it?**

COVID-19 is a respiratory infection. It is caused by an RNA virus called nCoV19 that is part of the SARS lineage of coronaviruses.

**What are the symptoms?**

The symptoms of COVID-19 are fever, cough and shortness of breath. Those who develop serious illness generally are found to have pneumonia.

**How does it spread?**

COVID-19 can spread from person to person, primarily between people who are in close contact – within about 6 feet – of one another, through respiratory droplets produced when an infected person coughs or sneezes. It also may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then by touching their mucous membranes (mouth, nose, eyes). It is believed it can live on surfaces in the range of hours to days. Some early studies indicate that it may also be passed through stool/feces.

**Is there a vaccine?**

There is currently NO vaccine to protect against COVID-19. While there are numerous efforts underway to develop a vaccine, (in fact you may have heard the first human trial began on 3/17/2020) historical experience would suggest it will be at least a year before one is commercially available to the general public. Please refer to [www.coronavirus.gov](http://www.coronavirus.gov)

**Who is most at risk?**

Most cases of COVID-19 worldwide have been mild and >80%[[1]](#endnote-1) of infected individuals have been able to fully recover at home. However some people are at higher risk of getting very sick from this illness and should take additional precautions. Those people include:

* People over the age of 60, particularly people those over the age of 80;
* People who have chronic medical conditions like heart disease, diabetes, chronic lung disease, chronic renal disease[[2]](#endnote-2), cancer and obesity; and
* **People** who have a suppressed immune system from medications or those that have a compromised immune system.

Early indication is that the cause of death in individuals with COVID-19 is sepsis, ARDS and/or cardiac arrest[[3]](#endnote-3). Please refer to [www.coronavirus.gov](http://www.coronavirus.gov)

**What should I do if I have symptoms?**

If someone thinks they have been exposed to COVID-19 and develops symptoms such as fever, cough and/or difficulty breathing, they should first **CALL** a health care professional for medical advice. Please refer to [www.coronavirus.gov](http://www.coronavirus.gov)

**If an employee is immune suppressed due to medication or prior organ transplant, should they be quarantined if they have no other conditions or symptoms (fever, SOB, cough, travel or exposure)?**

CDC guidance is for those people at high risk to self-quarantine or socially isolate and take other precautions as outlined on the CDC site. Please refer to [www.coronavirus.gov](http://www.coronavirus.gov)

**Is it true that people can infect others before they themselves show any symptoms?**

Yes. It is believed a person can be contagious several days before symptoms appear and up to 14 days after symptoms have ended. Please refer to [www.coronavirus.gov](http://www.coronavirus.gov)

**Should healthy individuals wear a mask to prevent COVID-19 infection?**

The CDC does not recommend that people who are well wear a facemask to protect themselves from respiratory illnesses, including COVID-19. Wearing a facemask may cause you to touch your face more often. You should only wear a mask if your health care professional recommends it. A facemask may be recommended for people who have symptoms consistent with COVID-19. This is to protect others from the risk of getting infected. The supply of face masks are crucial for health workers and other people who are taking care of someone infected with COVID-19 in close settings (at home or in a health care facility). Please refer to [www.coronavirus.gov](http://www.coronavirus.gov)

**Is COVID-19 more dangerous to the autoimmune compromised than the common flu?**

Individuals, who are immunocompromised or on immunosuppressive medications, may be at higher risk for getting very sick from the virus. For now there is limited information in comparative data compared to other illnesses. Please refer to [www.coronavirus.gov](http://www.coronavirus.gov)

**Why are diabetics considered a higher risk category?**

The CDC outlined areas where individuals may be higher risk and should take more precautions. Some people may have no or relatively mild symptoms, but the CDC considers those people with heart, lung, blood pressure, diabetes, and immune compromised at more at risk[[4]](#footnote-1). Please refer to [www.coronavirus.gov](http://www.coronavirus.gov)

**Are people with asthma at a greater risk?**

Yes, adults with chronic medical conditions such as chronic lung diseases may put them at higher risk. Please refer to [www.coronavirus.gov](http://www.coronavirus.gov)

**How dangerous is this virus to pregnant women?**

Information at this time is very limited on COVID-19 in pregnancy. It is believed that pregnant women may be at a greater risk of getting sick from COVID-19 than the general population. Pregnant women in general may be at increased risk for some infections as they experience changes in their immune systems as a result of pregnancy. It is advisable that all pregnant women practice social distancing. Please refer to [www.coronavirus.gov](http://www.coronavirus.gov)

**Will someone who has had the virus and been on isolation at home need to be retested?**

Peoplewith COVID-19 who have stayed home (home isolated)can stop home isolation and move to 14 days of home quarantine under the direction of their treating physician, state/local health department and government regulations. Generally, home isolation is lifted under the following conditions:

* You received two negative tests in a row, 24 hours apart. AND
* You no longer have a fever (without the use medicine that reduces fevers). AND
* Other symptoms have improved (for example, when your cough or shortness of breath have improved)

Please refer to [www.coronavirus.gov](http://www.coronavirus.gov)

**If someone is near another person with COVID, but the person doesn't cough or sneeze, are you at risk of contracting this disease? NEW 3/27**

Yes. The virus that causes COVID-19 is spread from person to person. The CDC continues to recommend that actively sick patients be isolated until they are better and no longer pose a risk of infecting others Please refer to [www.coronavirus.gov](http://www.coronavirus.gov)

**If a person has self-quarantined for 14 days after exposure, but has not developed symptoms, may they return to work on the 15th day without any fear of an occurrence? NEW 3/27**

A person who has been released from COVID-19 quarantine is not considered a risk for spreading the virus to others if they have not developed the illness during the 14-day incubation period.

14 days is the longest incubation period seen with other similar corona viruses. Therefore, the period of quarantine is 14 days, starting with the last day of exposure if no symptoms develop. Please refer to [www.coronavirus.gov](http://www.coronavirus.gov)

**Once you get the virus and recover are you immune or can you get it again?**

Human immune response to COVID-19 is still being studied. For other coronavirus infections such as SARS reinfection is unlikely to occur after recovery. It is unlikely that a person with a healthy immune system would get re-infected from a virus as long as there has been no viral mutation[[5]](#endnote-4). However it is unknown at this time if similar protection will occur with COVID-19. Please refer to [www.coronavirus.gov](http://www.coronavirus.gov)

**Sources**

1. China Centre for Disease Control & Prevention, Statistica
2. China Centre for Disease Control & Prevention, Italian Portal of Epidemiology for Public Health
3. medRxiv 2020.02.26.20028191
4. CDC, WHO, Laure, et.al, 2020
5. https://www.cdc.gov/safewater/effectiveness-on-pathogens.html
6. National Institute of Allergy and Infectious Diseases
7. CDC, WHO, Laure, et.al, 2020
8. National Institute of Allergy and Infectious Diseases

# PRIOR AUTHORIZATION AND UTILIZATION MANAGEMENT

**If a member has a valid prior authorization for a surgery that has been postponed, will the member be required to go through the prior authorization process again?**

Prior Authorization will remain in effect for 90 days from the date it was initially approved.

**Has UnitedHealthcare reduced prior authorization requirements to reduce the administrative burden for physicians and facilities? Update 4/2**

UnitedHealthcare continues to adopt measures that will reduce administrative burden for physicians and facilities to help members more easily access the care they need. This includes:

* Suspension of prior authorization requirements to a post-acute care setting through May 31, 2020; and
* Suspension of prior authorization requirements when a member transfers to a new provider through May 31, 2020.

Note: California and Arizona are not included.

**Site of Service was about to launch for self-funded clients on April 1, 2020. Will that program be delayed? New 3/29**

UnitedHealth Group is focusing its efforts on being responsive to the needs of the health care ecosystem. With that goal in mind, a decision has been made to:

1. Suspend all Site of Service (SOS) Prior Authorization codes for 30 days starting March 23, 2020 for *fully insured and 47 self-funded (ASO) customers that have purchased SOS as an optional program.*
2. Place the SOS ASO program launch, originally scheduled for April 1, 2020, on hold.

UnitedHealthcare is strategically redeploying resources (e.g., clinical, IT, administrative, etc.) to the areas with the highest need so the company can remain responsive to this rapidly evolving situation, focusing on members, customers and the provider network.

In addition, multiple states have asked that all carriers suspend Utilization Management/Prior Authorization programs during this time, which would limit UnitedHealthcare’s ability to launch this program nationally.

UnitedHealthcare does not want to add extra administrative burden for health care professionals by adding additional codes to Prior Authorization.

# FEDERAL GUIDANCE

**What information can you provide on the Federal Legislation that passed on March 18, 2020?**

The Families First Coronavirus Response Act (HR 6201) (“Act”) requires group health plans and health insurance issuers offering group or individual health insurance coverage (including grandfathered plans) to cover COVID-19 testing and certain COVID-19 testing related items and services without cost sharing ( deductibles, copayments and coinsurance), prior authorization or other medical management requirements.

* This coverage includes the COVID-19 diagnostic test and a COVID testing-related visit to order or administer the test. A testing related visit may occur in a health care provider’s office, an urgent care center, an emergency department or through a telehealth visit.
* For plans with in- network and out- of- network benefits cost sharing (copayments, coinsurance and deductibles) will not apply.
* For plans with in-network benefits only, cost sharing (copayments, coinsurance, deductibles) will not apply for out-of-network emergency services or when an in- network provider is not available.
* Telehealth services apply both in and out-of-network.
* The Act is effective March 18, 2020 to apply retroactively. Currently our approach will be to have these guidelines in place on April 1 and then re-adjust the claims to meet the March 18 effective date.

# MEMBER SUPPORT

**What is UnitedHealth Group doing to help members concerned with COVID-19?**

UnitedHealthcare has a team closely monitoring COVID-19, formerly known as the Novel Coronavirus or 2019-nCoV. Our top priority is the health and well-being of the people we serve.

As with any public health issue, UnitedHealthcare will work with and follow all guidance and protocols issued by the [U.S. Centers for Disease Control and Prevention (CDC)](https://www.cdc.gov/coronavirus/2019-ncov/about/index.html), Food and Drug Administration (FDA), and state and local public health departments.

**Does UnitedHealthcare provide any support services for those people who have been affected by the virus? Updated 3/27**

While the CDC website is the best place to go to stay up to date on this still developing situation, Optum is offering a free emotional support help line for all people impacted. This help line will provide those affected access to trained mental health specialists. The company’s public toll-free help line number, **866-342-6892**, will be open 24 hours a day, seven days a week for as long as necessary.

This service is free of charge and open to anyone. Trained Optum mental health specialists help people manage their stress and anxiety so they can continue to address their everyday needs. Callers may also receive referrals to community resources to help them with specific concerns, including financial and legal matters.

In addition, Optum and UnitedHealthcare members with EAP and behavioral health benefits can access ongoing resources including Critical Incident Response Services (CIRS). We recommend they access through their account-specific support numbers. Emotional-support resources and information are also available online at [www.liveandworkwell.com.](https://urldefense.com/v3/__http:/www.liveandworkwell.com/__;!!Lywf0ypNYjE!Dd3bfIPw3oFE2776-Zskx83kge52yYwHKw2U5QNfGOzPZcZNBJG3MeX-ECqWokMd8_9h$)

**Travel Assistance for UnitedHealthcare Life insurance customers (not available in NY):**

The Travel Assistance Program, provided by UnitedHealthcare Global (UHCG), provides 24/7 assistance with pre-travel information, non-medical emergency services and medical emergency assistance when a member is traveling 100 miles or more away from home. This program is included at no extra cost for members enrolled in any UnitedHealthcare Life insurance plan (except in NY).

For more information about these services, visit the Intelligence Center at [www.members.uhcglobal.com](http://www.members.uhcglobal.com).

**What is UnitedHealthcare doing to help members with behavioral health needs during the Covid-19 emergency and what tele-mental health solutions are available? UPDATE 3/27**

In order to make it easier for our members to receive appropriate treatment during this challenging time, Optum Behavioral Health is enabling providers to use popular applications for video chat or telephonic care immediately to effectively support the behavioral health needs of our members.

This means that for members or providers who do not have access to approved technology typically required to conduct a virtual visit, alternative technologies like telephone visits or video chat services -- like Apple FaceTime, Facebook Messenger, Zoom, Google Hangouts or Skype -- can be used immediately. This also applies to health care providers who are qualified and licensed in accordance with applicable regulations to provide ABA services. Standard cost-sharing and benefits policies will still apply.

This policy is in effect until April 30, 2020 and may be extended as necessary.

In addition, Sanvello is offering free premium access to its digital care delivery platform. This offer, available globally, makes Sanvello’s clinically validated techniques, coping tools and peer support free to anyone impacted by COVID-19 immediately for the duration of the crisis. Sanvello Health is a UnitedHealth Group company.

**How can people access Sanvello free if they are impacted by COVID-19? New 3/29**

Sanvello Health, Inc., a leading provider of digital and telephonic mental health solutions to individuals, businesses and payers will be providing free premium access to its digital care delivery platform.

This offer makes Sanvello’s clinically validated techniques, coping tools and peer support free for the duration of the crisis to anyone impacted by COVID-19.

To activate free premium access, anyone can download Sanvello for free from the [App Store](https://apps.apple.com/us/app/sanvello-stress-anxiety-help/id922968861) or [Google Play](https://play.google.com/store/apps/details?id=com.pacificalabs.pacifica&hl=en_US) and create an account to begin using the strategies, tools, and peer support.

**Are there tools to help people understand their symptoms or find a testing site near them? New 4/6**

Yes, UnitedHealthcare is committed to helping people protect their health by expanding access to care, support and resources during this unprecedented time. By going to the myuhc.com pre login website people may use the online symptom checker to assess their risk for COVID-19 and get treatment options.

The Test Location tool helps individuals find a COVID-19 test location in their area. In most test locations they will ask for a script from a provider. Use the telehealth option to contact a provider for a script.

For members, by signing in to myuhc.com there are additional resources and care information access to member benefits.

**Are there any plans to enhance the support materials available on liveandworkwell related to this crisis?**

Yes - a COVID-19 portal went live on the liveandworkwell website on March 18.

**If an individual is tested and the provider rules out** COVID-19**, does the employee need any documentation that they can provide their employer for return to work clearance?**

This is a policy determined between the employer and employee.

**Considering the current situation, is UnitedHealthcare delaying member communications related to preventive campaigns?**

Yes.  UnitedHealthcare will temporarily delay certain preventive care reminders.

Certain *HealtheNotes* and *HealtheNote Reminders* to members have been paused for April since many of these messages direct members to seek care for services that would be considered non-emergent in this COVID-19 era.

## COBRA

**Is UnitedHealthcare able to offer help to employees who are losing their health insurance coverage after being laid off?** **New 4/4**

UnitedHealthcare offers individuals a range of individual health insurance plans. Interested individuals may contact **(800) 827-9990** to speak with an advisor who can assist.

They can also visit <https://www.healthmarkets.com> to apply directly.

**When a job situation has changed, can the impacted member get health insurance through COBRA? New 4/4**

A person may qualify for COBRA coverage if their job situation has changed in one of these ways:

* They lost their job, either voluntarily or by the decision of the company (for any reason except gross misconduct) and they lost your health coverage
* They had the number of hours per week they worked reduced, so they no longer were eligible for benefits and lost their health coverage

If this happens, there is a timeline they can follow:

* Within 30 days the employer notifies the plan of the change.
* Within 14 days after the employer’s notice is received, the individual will receive a letter from the COBRA administrator about the COBRA[1](https://www.uhc.com/individual-and-family/understanding-health-insurance/how-insurance-works/cobra) continuation coverage that’s available to them.
* Within 60 days, the individual needs to decide whether to sign up for coverage.

**How can a person get health insurance if they don’t qualify for COBRA?** **New 4/4**

They may be able to get coverage through the [Health Insurance Marketplace](https://www.healthcare.gov/get-coverage/). It may also cost less than COBRA continuation coverage. There are special enrollment periods available if when the job situation, such as loss of job or fewer hours resulting in no benefits, has caused the person to lose coverage.

Through the Marketplace they may qualify for free or low-cost coverage from [Medicaid](https://www.healthcare.gov/do-i-qualify-for-medicaid) or the [Children’s Health Insurance Program (CHIP)](https://www.healthcare.gov/are-my-children-eligible-for-chip).

The person can also compare costs to see if a short-term insurance plan would work for their needs. Standard [**short term health insurance plans**](https://www.uhc.com/individual-and-family/short-term-health-insurance) can help fill a gap in coverage from 1 month to just under a year.[**2**](https://www.uhc.com/individual-and-family)

**How does COBRA coverage work?** **New 4/4**

COBRA is a short-term insurance that’s usually available for up to 18 months after a person’s job situation has changed. (In some situations, COBRA coverage may extend beyond 18 months).

Generally, a person can get COBRA coverage if they worked for a business that employs 20 people or more. There are exceptions to this, so the person should confirm with the employer.

With COBRA, persons can continue the same coverage they had when they were employed. That includes medical, dental and vision plans. They cannot choose new coverage or change plans to a different one. For example, if a person had a medical plan and a dental plan, they can keep one or both. But they wouldn’t be able to add a vision plan if it wasn’t part of the plan they had before COBRA.

**If an employee declined COBRA coverage in the last 30 days, does this re-open their ability to elect? New 4/5**

If a COBRA eligible member declined COBRA coverage, they will no longer be eligible.  They would need to consider one of the options available for individuals, such as the [Health Insurance Marketplace](https://www.healthcare.gov/get-coverage/) or a short-term duration policy.

**How do I pay for COBRA? New 4/4**

The COBRA Administrator should communicate to the person within 14 days about the COBRA[1](https://www.uhc.com/individual-and-family/understanding-health-insurance/how-insurance-works/cobra) continuation coverage that’s available. The person then has 60 days to decide whether to sign up.

Under COBRA individual are required to pay the full premium for coverage, plus an administrative fee. When employed, the employer generally pays for some of the cost of your health insurance. That means individuals are likely to pay more for COBRA coverage.

[Learn more about COBRA coverage](https://www.uhc.com/individual-and-family/understanding-health-insurance/how-insurance-works/cobra)

**Footnote:**

1. Read more about COBRA health coverage from the United States Department of Labor at COBRA Continuation Coverage. Personal insurance is not the same as COBRA, so review your COBRA information carefully. Your time to elect COBRA is limited by law. Failure to elect and exhaust COBRA will eliminate HIPAA eligibility. You may have additional rights under state law.
2. Product design and availability vary by state. Term lengths available vary by state.

# TESTING

**Does UnitedHealthcare cover the test for COVID-19?**

UnitedHealthcare and its self-funded customers will waive cost sharing (copayment, coinsurance, and deductible) for COVID-19 testing during this national emergency. We are also waiving cost sharing for COVID-19 testing related visits during this same time, whether the testing related visit is received in a health care provider’s office, an urgent care center, an emergency department or through a telehealth visit. This coverage applies to Medicare Advantage, Medicaid and fully insured and self-funded employer-sponsored plans.

Testing must be provided at approved locations in accordance with U.S. Centers for Disease Control and Prevention (CDC) guidelines including FDA approved testing at designated labs around the country.

**Is the COVID-19 test and test-related visits covered for self-funded clients?**

Self-funded customers including HDHP/HSA must waive member cost sharing, including copayments, coinsurance and deductibles, for COVID-19 test and test-related visits including related items and services at physician office, urgent care, emergency room, or through a telehealth visit.

**Do high-deductible plans with a Health Savings Account (HSA) cover the COVID-19 test prior to reaching a deductible?**

Yes. Such plans must cover the COVID-19 test and test-related visit at no cost share prior to the member meeting their deductible. If the member has already reached their deductible there is no additional deductible.

**Will testing for COVID-19 be covered as a preventive service under the Affordable Care Act (ACA)?**

The cost of COVID-19 testing is considered an essential health benefit but is not classified as a preventative health benefit.

**Does the provider or lab need to use a specific HCPCS code to have the COVID-19 test covered? New 3/27**

Yes. The new HCPCS and CPT codes to cover the test are:

* U0001- to be used for the tests developed by the Centers for Disease Control and Prevention (CDC).
* U0002 – Used by laboratories performing non-CDC laboratory tests for SARS-CoV-2/2019-nCoV (COVID-19).
* 87635 Pathology and Laboratory code for severe acute respiratory syndrome coronavirus 2 (SARS-2-Co-2). Most national laboratories will use this code.

Codes apply to fully insured and self-funded plans in- and out-of-network.

There will be diagnosis codes specific to the virus that will be billed for testing related visits. They are as follows:

* Z03.818- Used for cases where there is a concern about a possible exposure to COVID -19.
* Z20.828- Used for cases where there is an actual exposure to someone who is confirmed to have COVID-19.

**Are there tools to help people understand their symptoms or find a testing site near them? New 4/6**

Yes, UnitedHealthcare is committed to helping people protect their health by expanding access to care, support and resources during this unprecedented time. By going to the myuhc.com pre login website people may use the online symptom checker to assess their risk for COVID-19 and get treatment options.

The Test Location tool helps individuals find a COVID-19 test location in their area. In most test locations they will ask for a script from a provider. Use the telehealth option to contact a provider for a script.

For members, by signing in to myuhc.com there are additional resources and care information access to member benefits.

**Where can a member go to get a COVID-19 test?**

If someone thinks they have been exposed to COVID-19 and develops symptoms such as fever, cough and/or difficulty breathing, they should first **CALL** a health care professional for medical advice. The provider will use their judgment to determine if a patient should be tested. The provider may collect a respiratory specimen or in certain situations the provider may refer a member to one of the approved testing locations and UnitedHealthcare will cover the COVID-19 test and test-related visit with no cost sharing (copayment, coinsurance, and deductible).

**Will UnitedHealthcare cover the “rapid” point of care testing for COVID-19? New 3/30**

UnitedHealthcare will cover COVID-19 testing for members enrolled in Commercial, Medicare Advantage, and Medicaid plans. Coverage includes the recently announced “rapid” point of care” COVID-19 test that has been authorized under the FDA Emergency Use Act (EUA).  This testing will be available to patients tested in clinical settings who are equipped to run the test, such as urgent care and emergency departments.  The “rapid” point of care will be billed under the same CPT code (87635) as the other COVID-19 tests.

This test has been authorized only for the COVID-19 test and not for any other viruses or pathogens.

**Are tests readily available from physicians?**

The tests are being made available now, but check with your physician to see if they have the test or where you can you can go in your area for a test.

**What is the process if client requests to opt out of covering the test or test related expenses?**

Based on federal legislation passed on March 18, 2020, all plans are required to cover these services without cost sharing (copayment, coinsurance, and deductible) during the emergency period.

**Will drive-up testing be an option?**

If your health care provider determines you should be tested for COVID-19 and orders the test, they should work with local and state health departments to coordinate testing. As long as the testing place is at an FDA approved facility/location and administered in accordance CDC Guidelines, it will be covered.

**Does UnitedHealthcare cover COVID-19 Home Tests?**

At this time, the FDA has not authorized any test that is available to purchase for individuals to test at home for COVID-19. Call your health care provider right away if you believe you might have been exposed to COVID-19 or have symptoms such as fever, cough or difficulty breathing. If your health care provider determines you should be tested for COVID-19 and orders a test, they should continue to work with local and state health departments to coordinate testing, or use COVID-19 diagnostic testing authorized by the Food and Drug Administration under an Emergency use Authorization through clinical laboratories.

**Can a member self-refer for the test?**

No. A member should call their physician right away if they believe they have been exposed to COVID-19. The provider will have special procedures to follow. If the provider feels a COVID-19 test is indicated, the provider will collect a respiratory specimen. In certain situations, the provider may refer a member to an approved testing location and UnitedHealthcare will cover the test at without cost sharing.

**If the test comes back positive for COVID-19 will my treatment be covered? Update 4/1**

UnitedHealthcare is waiving member cost share for the applicable inpatient treatment of COVID-19 through May 31, 2020, for fully insured commercial, Medicare Advantage and Medicaid plans. We will work with self-funded customers who want to implement a similar approach on their behalf.

**Are more labs, such as LabCorp and Quest, available for testing?**

Yes, per the CDC as of March 23, the total number of public health laboratories (PHL) that have completed verification and are offering testing is 91. This includes one or more PHL in 50 states plus DC, Guam and Puerto Rico. CDC is updating this information regularly.

<https://www.cdc.gov/coronavirus/2019-ncov/cases-updates/testing-in-us.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Ftesting-in-us.html>

**Should children exhibiting symptoms be tested?**

UnitedHealthcare encourages members with children to contact their child’s pediatrician, who will review the symptoms and determine if a test is recommended.

**How long before test results are known?**

Test results were taking three to four days early on; however, that is speeding up with the incorporation of more labs. A 24-48-hour turnaround now is more common.

**Can telehealth providers evaluate symptoms and send the individual for a COVID-19 test?**

A telehealth provider may determine whether the individual should be sent to a CDC approved location for a COVID-19 test. The COVID-19 test and test-related telehealth visit is paid at no cost share.

**Will zero cost share be available for an employee that is required to remain outside of the country due to COVID-19?  New 4/4**

Coverage for the test and test related visits will be paid at zero cost share. The claim is processed by transaction accommodating the foreign exchange rate according to the terms in the member’s plan.

# VIRTUAL VISITS AND TELEHEALTH

What is the role of Telehealth/Virtual Visits? **Update 3/31**

With the help of communication technologies, many members can now interface with health care providers from the comfort of their own home. This may be especially helpful during a pandemic.  It can help individuals know if they should get a COVID-19 test while practicing social distancing.

UnitedHealthcare offers two models of digital access to providers:

**Virtual Visits**, which are included in many commercial plans, allow members to contact one of three national providers that provide access to physicians, and offer a range of services for acute non-emergent needs. To start a Virtual Visit, the member may login to myuhc.com. Where necessary, the Virtual Visit provider may refer the patient to be seen by their own provider or specialist.

**Telehealth services** provide the member with the ability to contact their own choice of physician in the network rather than going through a Virtual Visit provider.  The physician must have the appropriate technology to provide live, two-way audio and visual communication with the patient. Through June 18, 2020, the member may use audio-only for the telehealth visit.

If persons are experiencing symptoms or think they might have been exposed to COVID-19, they should contact their health care provider right away and ask what telehealth options may be available. The telehealth expansion applies to all plans that have a telehealth benefit.

Members should consult their plan and/or their provider for information about and access to either Virtual Visit or Telehealth options.

When available, either telehealth services or the Virtual Visit benefit may be a preferred option to an in-person visit, allowing faster support and reducing exposure to the virus or exposing others to the virus. Telehealth and Virtual Visits both help reduce demand on the health care system as it addresses the needs created by the virus.

**Is there a Virtual Visit option for members?**

Virtual Visit options are available to members in many plans. Where available, and if covered under their plan, members can schedule a Virtual Visit with a provider. Virtual Visit providers TeladocR, Doctor On Demand™ and AmWellRhave developed guidelines for members who think they may have been infected by COVID-19.

Teladoc offers telehealth solutions in the USA and 175 countries. Doctor on Demand and Amwell solutions serve all 50 states in the USA, and AmWell offers telehealth solutions in Israel.

A member’s Virtual Visit is a good place to discuss concerns and symptoms. Where indicated, the Virtual Visit provider may refer the member to their physician.

**Will UnitedHealthcare waive cost share for Virtual Visits through TeladocR, Doctor On Demand™ and AmWellR? Update 4/3**

UnitedHealthcare will waive the upfront collection of cost-share (copayment, deductible, and coinsurance) for all Virtual Visits.  Waiver of cost share for all Virtual Visits benefits will be in place through June 18, 2020.   This change will only apply to customers who have Virtual Visits through UnitedHealthcare.

For the limited number of self-funded customers who want to opt out of providing their enrollees with this benefit during the pendency of this emergency, we will still need to waive the upfront collection of the virtual visit copay for all services and if cost share applies we will subsequently bill for services that do not require cost share waiver under federal requirements.

**Has UnitedHealthcare changed Telehealth guidelines? Update 3/31**

To increase system access and flexibility when it is needed most, we are expanding our telehealth policies to make it easier for people to connect with their health care provider. People will have access to telehealth services in two ways:

* **Designated Virtual Visit Providers** – Through June 18, 2020, members can access their existing telehealth benefit offered through one of UnitedHealthcare’s designated providers without any cost share (copayment, deductible or coinsurance). UnitedHealthcare Virtual Visit Providers include Teladoc, Doctor on Demand and Amwell. This includes HDHP/HSA plans.
* **Expanded Provider Telehealth Access -** Effective March 18, and through June 18, 2020, all eligible medical providers who have the ability and want to connect with their patient through synchronous virtual care (live video-conferencing) or audio-only (telephone) can do so. Effective dates may vary based on state laws. We will waive member cost sharing (copayment, deductible or coinsurance). This includes HDHP/HSA plans.

**What is UnitedHealthcare policy on telehealth services? New 3/31**

UnitedHealthcare is waiving cost-sharing for in-network and out-of-network telehealth testing-related visits for COVID-19. This applies to fully insured individual and group market health plan customers and self-funded customers until June 18, 2020. We will also recognize these covered expenses under UnitedHealthcare stop loss policies, including for All Savers customers. Claims will be processed at no cost share for COVID-19-related visits for dates of service February 4, 2020, forward.

Starting March 18, 2020, UnitedHealthcare expanded policies to include telehealth services for fully insured individual and group market health plan customers.

In addition, effective on March 31, 2020 until June 18, 2020, for fully insured individual and group market health plan customers, UnitedHealthcare will waive cost-sharing for all in-network telehealth visits for medical, outpatient behavioral and PT/OT/ST. Upon request UnitedHealthcare will support our self-funded customers who request expansion of coverage for diagnosis and treatment-related expenses.

For medical and outpatient behavioral telehealth visits, eligible providers can utilize both interactive audio/video and audio-only. For PT/OT/ST provider visits, interactive audio/video technology must be used. Visit limits may apply.

**How does the telehealth change apply to UnitedHealthcare’s Virtual Visit program?** New 3/21

UnitedHealthcare will waive cost share for all Virtual Visits, not limited to COVID-19, 2020, until June 18, 2020. This change applies to fully insured individual and group market health plan customers and to self-funded customers who offer Virtual Visits through UnitedHealthcare Virtual Visit providers‒- Teladoc, Doctor on Demand, and AmWell.

* Claims will be processed at zero cost share (copayment, deductible, and coinsurance) for COVID related virtual visits or COVID-19-related virtual visits for dates of service February 4, 2020, forward.
* For All Savers level-funded members already have access to Virtual Visits through our partnership with HealthiestYou at no cost share. However, for the All Savers fully insured membership that does not currently have access to this benefit, this service will be available to them until June 18, 2020 at no cost to the group or member.

**Can a Virtual Visit provider order the COVID-19 test? New 4/2**

At this time, the Virtual Visit provider follows the CDC guidance. When a Virtual Visit doctor identifies a COVID suspected case, they advise individuals to call their local doctor or their state’s  public health hotline to verify test availability and to “let them know before you go” so that the in-person care facility can direct them appropriately and minimize potential exposure for others.

Additionally, they contact the appropriate public health department in accordance with local reporting requirements. Each public health department defines its own parameters regarding what notifications are required and how they contact patients to initiate diagnostic testing, conduct contact tracing and/or implement at‐home self‐monitoring, at‐home supervised isolation, or quarantine requirements.

**Can a member use both audio-visual and audio only for a Telehealth visit? Update 3/31**

Through June 18, 2020, UnitedHealthcare will waive the Centers for Medicare and Medicaid’s (CMS) originating site restriction and audio-video requirement for UnitedHealthcare members. UnitedHealthcare members may have a telehealth visit with a health care provider using either audio-video or audio-only while a patient is at home.

Claims will be processed at zero cost share (copayment, deductible, and coinsurance) for COVID related virtual visits or COVID-19-related telehealth visits for dates of service retroactive to February 4, 2020.

**Which groups do the Telehealth and Virtual Visit benefits apply to? Update 3/29**

The telehealth expansion applies to all plans that have a telehealth benefit. Members may continue to receive telehealth services from UnitedHealthcare Virtual Visits providers and can now also receive telehealth services from their care provider from home through interactive audio/video or audio visits. This also includes urgent care providers. Any state or federal requirements regarding licensing or establishment of a doctor-patient relationship apply.

**How will UnitedHealthcare reimburse providers for a Telehealth encounter? Update 3/31**

Through June 18, UnitedHealthcare will reimburse providers who submit appropriate telehealth claims for all diagnoses according to its telehealth reimbursement policies and terms of applicable member benefit plans.

The COVID-19 telehealth test-related visit and treatment will be reimbursed at no cost share (copayment, deductible or coinsurance). Members experiencing symptoms or think they might have been exposed to COVID-19 should call their health care provider right away and ask what telehealth options may be available.

**Which types of care providers do the policy changes apply to?** New **3/29**

UnitedHealthcare generally follows CMS’ policies on the types of care providers eligible to deliver telehealth services, although individual states may define eligible care providers differently. These include:

* Physician
* Nurse practitioner
* Physician assistant
* Nurse-midwife
* Clinical nurse specialist
* Registered dietitian or nutrition professional
* Clinical psychologist
* Clinical social worker
* Certified registered nurse anesthetists

**Can telehealth services be used for Physical Therapy (PT), Occupational Therapy (OT) and Speech Therapy (ST)? Update 3/31**

**From March 18 through June 18, 2020**, UnitedHealthcare will allow members to use telehealth interactive audio-video technology with their physical, occupational and speech therapists while a patient is at home. Cost sharing (copayment, deductible, and coinsurance) is waived for network PT/OT/ST services with an in-network provider.

Out-of-network visits would be paid based on the members benefit plan.

**How will PT, OT, and ST be reimbursed under the telehealth benefit? Update 3/31**

According to the terms in the members benefit plan, UnitedHealthcare will cover certain physical (PT), occupational (OT) and speech (ST) therapies telehealth services provided by qualified health care professionals when rendered using interactive audio/video technology. State laws and regulations apply. This change is effective immediately for dates of service March 18, 2020 - June 18, 2020.

UnitedHealthcare will reimburse eligible codes when submitted with a place of service code 02 and modifier 95.

**Can you clarify whether Telehealth can be offered and paid at 100% before the deductible has been met on a HDHP plan and not disqualify them from making HSA contributions? Update 4/1**

Yes, the Coronavirus Aid, Relief, and Economic Security (CARES) Act allows HSA qualified high deductible health plans to cover telehealth services **for any condition** before the deductible is met.  Change is effective for plan years on or before 12/31/2021.

The Internal Revenue Service advised that high-deductible health plans (HDHPs) can pay for COVID-19-related testing and treatment, without jeopardizing their status. This also means that an individual with an HDHP that covers these costs may continue to contribute to a health savings account (HSA).

In Notice 2020-15, posted to IRS.gov, the IRS notes that health plans that otherwise qualify as HDHPs will not lose that status merely because they cover the cost of testing for or treatment of COVID-19 before plan deductibles have been met. The IRS also advised that, as in the past, any vaccination costs continue to count as preventive care and can be paid for by an HDHP. This notice applies only to HSA-eligible HDHPs.

The COVID-19 test, test-related physician office, urgent care, emergency room, Virtual Visit and telehealth visit and treatment will be covered at no cost share.

We will also cover these expenses under UnitedHealthcare stop loss policies for All Savers customers. We are advising customers to contact their UnitedHealthcare account representative to discuss options for coverage beyond our standard.

Employees and other taxpayers in any other type of health plan with specific questions about their benefits and what is covered should contact UnitedHealthcare by calling the number on the back of their ID Card.

**Are telehealth visits covered for behavioral health as well as medical?** **Update 3/31**

Due to recent and temporary rule changes made in response to COVID-19, more doctors and therapists are allowed to conduct phone or video sessions than the liveandworkwell.com directory may indicate. Make sure to ask all doctors and therapists if they can support telehealth visits when discussing your care. Mental health telehealth will be covered at no cost share (copayment, deductible, coinsurance) when provided by a network provider.

**Will employer groups with grandfathered plans and transitional relief plans be allowed to get virtual visits at no cost share? New 4/5**

Transitional Relief and Grandfathered groups will be eligible for virtual care at no cost through Healthiest You, a Teladoc Health company.  Since these clients do not currently have Virtual Visits as part of their medical benefit plan, we have worked with Healthiest You, who currently provides virtual care to these Transitional Relief and most of the Grandfathered clients, to offer virtual care services until June 18, 2020 at no member cost share.

**Are Virtual Visits covered for UnitedHealthcare Preventive Plan members? Update 3/27**

Preventive Plan members do not have access to UnitedHealthcare’s Virtual Visits program.  However, if their personal physician offers telehealth services, they may utilize those services. Coverage is effective for claims as of March 18, 2020 and will remain in place through June 18, 2020, and then be re-evaluated.

**How does this Virtual Visit change apply to Oxford?**

We are implementing a Virtual Visit solution for our Oxford Fully Insured and self-funded members at $0 cost share that not previously had this benefit available to them. The benefit is available via our member portal.

# TREATMENT AND COVERAGE

## HOSPITALIZATION FOR COVID-19

**Does UnitedHealthcare cover treatment for COVID-19? Update 4/3**

UnitedHealthcare is waiving member cost share for applicable inpatient treatment of COVID-19 through May 31, 2020, for fully insured commercial, Medicare Advantage and Medicaid plans. We will work with self-funded customers who want to implement a similar approach on their behalf. This builds on UnitedHealthcare’s previously announced efforts to waive cost share for COVID-19 testing and test-related visits and related items and services.

**If a member is diagnosed prior to May 31, but treated after, will the cost sharing apply? NEW 4/2**

At this time, only applicable costs prior to May 31 will be eligible under UnitedHealthcare’s “no cost share” policy.

**What is the starting date for the policy? NEW 4/2**

Any applicable member cost sharing incurred post February 4th through May 31 related to COVID-19 diagnosis and inpatient treatment, will be covered.  Claims already incurred will be reprocessed for adjustment.

**Does this apply to All Savers? NEW 4/2**

Yes, we are extending the policy to our All Savers plans.  For All Savers clients who have questions, they should call the All Savers Customer Call Center at (800) 291-2634.

**If interested, how would a self-funded client execute this change?** **NEW 4/2**

Please speak with your UnitedHealthcare account representative.

## EMBRYO CRYOPRESERVATION

**For members currently going through fertility treatments will UnitedHealthcare allow for the eggs or sperm to be frozen so the members do not have to begin the process all over when the temporary hiatus on nonessential surgical procedures are available again? New 3/30**

For Fully Insured members with infertility benefits, UnitedHealthcare will include coverage for cryopreservation of embryos starting dates of service March 17, 2020 to April 30, 2020.

ASO clients may offer infertility benefits to include coverage for cryopreservation of embryos from March 17, 2020 to April 30, 2020 if not currently included.

**Is cryopreservation of embryos and storage currently covered for UnitedHealthcare members? New 4/3**

**For Fully Insured members** (UNET), cryopreservation of embryos is not currently covered. Storage up to one year is already included when plan design includes benefits for infertility treatment.

**Self-funded benefit plans** (UNET) elect to cover infertility benefits and may be including cryopreservation and storage. Not all self-funded plans, however, cover cryopreservation and storage.

**Why is UnitedHealthcare proposing a temporary change in protocol? New 4/3**

American Society of Reproductive Medicine (3/17/2020) provided guidance to the members of the society (providers) during the coronavirus (COVID-19) pandemic.  The recommendations guided by the impact of the virus on patient health and fertility care providers, and the known and unknown impact of coronavirus on fertility, pregnancy and transmission patterns, strongly asked providers to consider, for members in active IVF cycle, cancellation of all embryo transfers whether fresh or frozen.

In lieu of this guidance, providers are recommending freezing the embryos during the pandemic crisis. Knowing that our members may/may not have coverage for cryopreservation of embryos and have a difficult & emotional situation in front of them if they are in the midst of an active IVF cycle, UnitedHealthcare stepped in to expand coverage in this unprecedented time.

**How is UnitedHealthcare supporting its members in this unprecedented time of COVID 19 pandemic? New 4/3**

**For Fully insured members** with infertility benefits, UnitedHealthcare is temporarily changing the approach for embryo cryopreservation. This change only applies to infertility treatment care plans for members ready for retrieval and embryo transfer, which is interrupted mid-cycle. The change and important steps for health care providers apply to dates of service which began March 17, 2020 and extend through April 30, 2020. The cost of cryopreservation coverage will not apply to infertility benefits lifetime max. Member cost share will apply per the benefit plan design.

**For members in self-funded benefit plans** with infertility benefits who do not currently have coverage for embryo cryopreservation and storage, coverage will be provided if their plan sponsor opts-in. The plan benefit will define the member cost share. This change only applies to infertility treatment care plans for members ready for retrieval and embryo transfer. It is recommended that the change and important steps for health care providers apply to dates of service which began March 17, 2020 and extend through April 30, 2020. The cost of cryopreservation coverage will not apply to infertility benefits lifetime max.

## NON COVID-19 SURGERIES AND PROCEDURES

**Is home birth covered under UnitedHealthcare plans? Update 4/4**

When billed with place of service home, these claims will be processed in or out of network according to plan benefits.

**Has UnitedHealthcare made any changes in response to CMS and CDC guidance on elective surgeries? New 4/4**

In response to the CMS, ASC, and CDC guidelines on elective surgeries, Medical Benefits Management (MBM) intake and clinical teams associated with elective procedures, including bariatric surgery and certain procedures with Orthopedic Health Support, are canceling appointments so that their time can be allocated to higher-risk members.

The program changes are being made to allow UnitedHealthcare’s Medical Benefits Management intake and clinical teams to best support and meet the increased needs of the highest risk and most vulnerable populations. Medical Benefits Management will keep most of the active cases open and, as circumstances allow, attempt to connect with actively enrolled members. Post-operation calls are being prioritized first.

# PHARMACY COVERAGE

**Will pharmacy coverage or treatment be impacted by COVID-19?**

Eligible fully insured and self–funded UnitedHealthcare and OptumRx members who need an early prescription refill to ensure they have sufficient medication on hand may request one through their current pharmacy. We encourage members to consider their current supply as well as their near term medication needs prior to refilling prescriptions early.

The recent change to the refill too soon edit allows members with active eligibility to obtain an early refill of their prescription medications if they have refills remaining on file at a participating retail, specialty or mail-order pharmacy.

The refill obtained will stay consistent with the standard days’ supply previously filled by the member as allowed by their plan (e.g., 30 or 90 day supply).

Delivery options are available through Optum home delivery, which has no delivery fees and through select retail pharmacies including Walgreens and CVS who have waived delivery fees.

**Can you comment further on the pharmacy supply chain and availability of medications? Can our employees still rely on mail order?**

We do not anticipate delays in dispensing prescriptions related to COVID-19. This includes Optum. We do not anticipate COVID-19-related delays in dispensing prescriptions from Optum-owned pharmacies. This includes Optum Home Delivery, Optum Specialty, Optum Infusion Services, Avella, Genoa and Diplomat. As of March 18, manufacturers have indicated all 300 of the top utilized prescriptions have over a 60-day supply.

**Have any changes been made to the prior authorization program for medications covered through the pharmacy benefit? Are you extending authorizations? New 3/27**

Yes, we have identified prior authorizations expiring for select medications between 3/16 and 4/30 and are extending them for 90 days. Medications excluded from the automatic extensions include opioids, medications with defined treatment durations, such as treatment for hepatitis C, infertility, as well as other medications with upcoming coverage changes.

**How is UnitedHealthcare handling the 5/1/2020 PDL changes due to COVID-19-related travel and quarantine restrictions? New 3/27**

We are extending the deadline on some May 1 changes to July 1, 2020 to allow our members additional time to access care, support and resources to transition onto new medications.

The effective date of the exclusion of these medications is being extended from 5/1 to 7/1 for the following:

* Respiratory Drugs: Arnuity Ellipta, Flovent Diskus, Flovent HFA, Pulmicort Flexhaler
* Diabetes – Insulin: Basaglar KwikPen, Levemir, Levemir FlexTouch, Tresiba (will remain in current tier)

Medications that will remain excluded until 7/1: Lantus, Lantus SoloSTAR, Toujeo Max SoloSTAR, and Toujeo SoloSTAR

* Diabetes – Non-Insulin: Janumet, Janumet XR, Januvia
* Neuromuscular Disorders: Firdapse

In addition, the effective date is being updated from 5/1/20 to 7/1/20 for New Step Therapy for Zomig as well as the step therapy revision for Pulmicort Flexhaler.

**Will any changes continue as originally scheduled? New 3/27**

Yes, a small number of changes with minimal or no member impact, such as a drug moving from exclude at launch to permanent exclusion will continue as planned.  Several member positive changes will also be implemented as scheduled.

**What is UnitedHealthcare approach to the medications Hydroxychloroquine and chloroquine for lupus and rheumatoid arthritis and for use for COVID-19? Update 4/6**

In order to preserve a continued supply for the use of hydroxychloroquine for chronic indications such as systemic lupus and rheumatoid arthritis, UnitedHealthcare will be implementing quantity limits effective March 28, 2020. Members newly starting on hydroxychloroquine for rheumatoid arthritis or systemic lupus will be able to request quantities beyond 30 tablets.

**When will members receive communications in regards to the upcoming changes? New 3/27**

Members will receive communication at least 30 days prior to the exclusions taking effect

**Will updated impact reports be produced to reflect the most current member disruption? New 3/27**

No, updated impact reports will not be produced.  However, the member mailing file will be updated with the latest available information on impacted members.

**Is there a chance this date will be pushed out even further? New 3/27**

The situation continues to evolve rapidly.  Our teams are monitoring the situation closely and will communicate any additional changes as soon as possible.  Our goal is to continue to serve our members and customers during this difficult time.

**Are additional actions needed, or will my decisions carry forward? New 3/27**

Any customer decisions (e.g. exclusion opt-outs) will carry forward to 7/1, no additional action is required.

**If I would like to change my decisions from 5/1, am I able to do that? New 3/27**

No, at this time coverage will follow decisions made as part of the original 5/1 roll-out.

**Have any changes been made to the launch date for the Medication Sourcing Expansion program? New 3/27**

In response to the COVID-19 public health emergency, UnitedHealthcare is delaying the launch of Medication Sourcing Expansion (formerly Limited Supplier). This specialty pharmacy requirement directs hospitals to obtain certain specialty medications from a designated specialty pharmacy. The requirement will not take effect on April 1, 2020, as was previously communicated. This delay applies to both commercial plans and UnitedHealthcare Community Plan.

Providers will be notified in advance when a new effective date for specialty pharmacy requirements is known.

**How can members sign up for home delivery for their maintenance medications so they can stay at home?** **New 3/30**

The Centers for Disease Control and Prevention (CDC) encourages people to stay at home as much as possible. For UnitedHealthcare Optum Rx members that have pharmacy benefits, maintenance medications (medications taken regularly) can be received directly to their home through the home delivery benefit. Members can enroll online when logged onto myuhc.com and sign up for home delivery. Optum home delivery has no delivery fees.

Delivery options are also available through select retail pharmacies including Walgreens and CVS, who have waived delivery fees. Contact your pharmacy to determine if this is a service they provide.

# SPECIAL ENROLLMENT

***Note:*** *This section applies to fully insured customers. Self-funded customers may choose to amend their eligibility requirements to align with this special enrollment period for fully insured customers, at their discretion. Self-funded customers should also contact their stop loss carrier.*

**Is there a special open enrollment period in response to the COVID-19 National Emergency**? Updated 3/28

To assist members in accessing care in light of COVID-19, UnitedHealthcare is providing its fully-insured small and large employer customers with a *Special COVID-19 Enrollment Opportunity* to enroll employees who previously did not to enroll in coverage. The opportunity will be limited to those employees who previously did not elect coverage for themselves (spouses or children) or waived coverage. See [**Notice of Special COVID-19 Enrollment Opportunity (English)**](https://www.uhc.com/content/dam/uhcdotcom/en/Employers/PDF/covidnotice-of-specialenrollment-english-version.pdf) and [**Notice of Special COVID-19 Enrollment Opportunity (Spanish)**](https://www.uhc.com/content/dam/uhcdotcom/en/Employers/PDF/covidnotice-of-specialenrollment-spanish-version.pdf)document for details.

* The enrollment opportunity will extend from **March 23, 2020, to April 13, 2020**. Effective date is April 1.
* Customers are not required to adopt the *Special COVID-19 Enrollment Opportunity*. Because of this, no opt out action is required on their behalf. UnitedHealthcare realizes each situation is unique, and each customer must make their own decisions on the enrollment opportunity.
* Dependents, such as spouses and children, can be added if they are enrolled in the same coverage or benefit option as the employee. (Includes domestic partners in states where covered).
* Standard waiting periods will be waived; however, existing eligibility and state guidelines will apply.

**Which products are in scope for the SEP? Updated March 28**

The SEP is limited to medical, pharmacy, dental and vision. All other products are not part of the special enrollment program.

**What are the next steps if brokers, consultants and/or customers want to take advantage of the SEP period?**

* Review the *Notice of COVID 19 Special Open Enrollment Period.*  English and Spanish versions are available.
* Enrollment updates can be submitted via Employer eServices with a 4/1/20 effective date. \*Note:  For customers on All Savers, NICE, SIERRA or PULSE platforms, who do not use Employer eServices, regular employer portals can be utilized.
* Member enrollments can also be made via your regular channels if eServices is not used, which may include the Client Services Operations (CSO) team, GA Service Inbox, Electronic Data Interchange (EDI) feed, maintenance eligibility file via a Third Party Administrator (TPA), all with a 4/1 effective date.
* For brokers, consultants and employers who wish to use enrollment forms, please use the following process steps:
  + Make sure the enrollment form indicates “**Special Enrollment COVID-19**” for the qualifying event reason anywhere on the form.
  + Make sure the enrollment form has a signature date on it. As long as that signature date is there and it’s within the time period of the SEP it will be accepted.
  + Be sure to use the 4/1/2020 effective date.

**What can the employer offer during the special open enrollment?** New 4/3

UnitedHealthcare has extended the COVID-19 Special Enrollment Period (SEP) to April 13, and employers\* with multiple plan options also can buy down to a leaner plan. Options include:

Add a special open enrollment for members who previously waived coverage, including dependents, to provide additional access to care. Employers can do this without introducing any new plans from March 23 – April 13 (extended from April 6). Employers will continue to contribute to the cost of the coverage, and coverage will be effective April 1.

1. **Buy down to a leaner plan:**
   * Employers with a single-benefit offering that wish to buy down to a leaner plan may do so between now and May 31. They also can re-enroll their population to the leaner plan design.
   * Employers with multi-option plan designs can temporarily buy down to a leaner plan. If employers decide to conduct a SEP when adding the plan, *new enrollees* who previously waived coverage can select from any of the plans offered by the employer provided they are eligible and the employer contributes to the cost of coverage. *Existing members* can also move to the lean plan design, but no other benefit changes are permitted.
2. **Add a lean plan design but no SEP:** Consistent with the buy-down approach, employers will have until May 31 to add a lean benefit. In that instance, *existing members* can move to the new lean plan design. No other benefit changes are permitted. New enrollees previously waiving coverage are excluded beyond the April 13 cutoff for SEP.

**Is the Special Enrollment Period (SEP) complaint with Section 125 Premium Only Plans?**

The IRS has not yet provided an opinion on this issue.  We have advised our customers to speak with their tax and benefits counsel.

**Are Small Business Customers subject to material modification rules?**

No, employers are allowed to pass on the 60 day rule for material modification, through the COVID emergency order during this time of need.

**Can self-funded customer set their own dates on a special enrollment?**

ASO has no retroactivity limitations, so if the customer wanted to open their own SEP during a different time frame, or submit the enrollment late, UnitedHealthcare will be able to process the enrollment based on the dates determined by the self-funded customer.

**If an insured employer has only a single benefit plan, but wants to change the plan mid-year to a leaner plan design to save money will UnitedHealthcare allow it?** **Update 4/6**

Yes. Between March 23rd and May 31st, employers have one chance to buy down their benefit plan.  The group’s effective date will not change, and the new plan will become effective between April 1 – June 1, depending on timing of plan change request.  Follow standard off-cycle plan change process.

**Can a multi-option employer add an additional lean plan design and conduct a Special Open Enrollment?   Update 4/6**

Yes, between March 23rd and May 31st, we will not impose any fully insured policy limitations on employer/plan sponsors who want to:

1. allow new enrollees (i.e. eligible individuals that previously declined group coverage during open enrollment) the opportunity to enroll in any plan option available under the employer/plan sponsor’s benefit offerings, and/or
2. allow existing enrollees (i.e. those who are currently enrolled in a benefit offering) the opportunity to change their prior election and enroll in a newly added leaner plan design.

As always, we encourage plan sponsors to review any changes to their plan with their employee benefit plan counsel and/or tax advisor.  The group’s effective date will not change, and the new plan will become effective between April 1 – June 1, depending on timing of plan change request.   Follow standard off-cycle plan change process.

**What about employers who wish to add a lean plan design but do not want a SEP?**

Consistent with the buy down approach, employers will have until May 31st to decide if they wish to add a lean benefit.  In that instance, existing members may move to the new lean plan design.  No other benefit changes will be allowed.  New enrollees previously waiving coverage are excluded beyond the 4/13 cut off for SEP.

**What are the key effective dates for groups deciding to move to a leaner plan? New 4/6**

|  |  |  |
| --- | --- | --- |
| **Plan Change Effective Date** | **Group Buy-down Decision Date** | **Enroll by Date** |
| 4/1 effective date | Through 4/13 | 4/13 |
| 5/1 effective date | 4/14 to 5/14 | 5/14 |
| 6/1 effective date | 5/15 to 5/31 | 6/8 |

# FULLY INSURED –BUSINESS DISRUPTION SUPPORT

**If a fully insured employer reduces hours for part or their entire workforce in response to the COVID-19 national emergency can the company continue to cover those employees?**

**For health plan products:** Through May 31, 2020, UnitedHealthcare is temporarily relaxing its requirement that employees be actively working to be eligible for coverage and will allow you to cover your reduced hour employees, as long as you pay the monthly premium. Please note that you must offer this coverage on a uniform, non-discriminatory basis.

**For Life, Accidental Death & Dismemberment (AD&D), Critical Illness Protection (CIPP), Accident Protection (APP), Hospital Indemnity Protection (HIPP) products:** As long as the employer continues to pay the monthly premium, coverage due to an approved layoff, is outlined in the Termination of Covered Person Insurance or Termination of Covered Employee Insurance section of these policies. It may vary by customer. Refer to your actual Certificate(s) of Coverage for specifics on your plan(s).

By way of reference, UnitedHealthcare’s standard language (which applies to most customers) for all of these products allows for coverage to continue due to an approved layoff for up to 3 months from the date he/she stopped active work.

**For Short Term Disability (STD), Long Term Disability (LTD) products:** As long as the employer continues to pay the monthly premium, coverage due to an approved layoff is outlined in the Termination of Covered Person Insurance section of these policies. It may vary by customer. By way of reference, UnitedHealthcare’s standard language allows for coverage to continue due to a temporary layoff until the end of the month following the month in which the layoff began.

**Is UnitedHealthcare considering off-renewal premium changes for small businesses that may be financially impacted?**

UnitedHealthcare is not changing premium rates off renewal for small business.

**Can employers use credit cards to pay premiums?**

No, UnitedHealthcare is unable to accept credit card payments for group premium this time.

**Will renewal rate actions be delayed as a result of the COVID-19 national emergency?**

Renewals and all necessary information will be released on a timely basis.

**Will UnitedHealthcare allow fully insured clients to continue to offer medical benefits to furloughed or with reduced hours due to COVID-19?**

Yes, we will temporarily allow it if the plan sponsor continues to pay the premiums and offers the option to all furloughed employees on an equal basis.

**Are furloughed employees eligible for fully insured plans? Update 4/5**

Employees remain eligible for coverage if they remain an active employee during periods of temporary layoffs and/or reduction in hours.  UnitedHealthcare is reliant on employers to notify us of employment status of their employees. If the employer chooses to pay for their coverage, then you would not notify us of a coverage change and furloughed employees would remain on the plan.

**Are customers able to continue employee health benefits if *part of* the workforce is laid-off in response to the COVID-19 crisis? New 4/5**

Yes, temporarily we will allow it if the plan sponsor continues to pay its premiums and offers the option to all furloughed employees on an equal basis.However, it is important to make a distinction between individuals whose employment is terminated (often “laid-off” means terminated) versus individuals still employed but experiencing a temporary reduction of hours but remains employed.  In those situations where the individual continues to be employed but may have seen a reduction in work or been put on furlough as a result of COVID-19 crisis, we will temporarily not enforce insurance contractual requirements that mandate active at work status or minimum hours where we continue to receive full premium and the employer applies this approach to all such employees on an equal basis.

If the employee is on a customer-approved leave of absence and the customer continues to pay required medical premiums, the coverage will remain in force for:

* No longer than 13 consecutive weeks for non-medical leaves (i.e., temporarily laid off)
* No longer than 26 consecutive weeks for a medical leave

Note coverage may be extended, if required by local, state or federal rules.

However, if an employee is terminated, the normal termination rules apply.

**If a fully insured employer *reduces hours for part or their entire workforce* in response to the COVID-19 national emergency can the company continue to cover those employees? New 4/5**

UnitedHealthcare is temporarily relaxing its requirement that employees be actively working to be eligible for health coverage and will allow you to cover your reduced hour employees, if the employers pay the monthly premium. The employer must offer this coverage on a uniform, non-discriminatory basis.

If the employee is on a customer-approved leave of absence and the customer continues to pay required medical premiums, the coverage will remain in force for:

* No longer than 13 consecutive weeks for non-medical leaves (i.e., temporarily laid off)
* No longer than 26 consecutive weeks for a medical leave

Note coverage may be extended, if required by local, state or federal rules.

**Are customers able to continue employee health benefits if *the entire* workforce is laid off in response to the COVID-19 crisis?New 3/25**

There needs to be one active employee for a group health plan to continue to exist.   Normal termination rules apply.

**If the group terminates employees in the middle of the month as a result of COVID-19, will fully insured coverage extend for the terminated employees until the end of the month? New 4/5**

If premiums have been remitted for the month, coverage will continue through the end of that month or the date of event depending on the eligibility rules under your policy.

**If the group terminates employees in the middle of the month as a result of COVID-19, will fully insured coverage extend for the terminated employees until the end of the month? New 4/5**

If premiums have been remitted for the month, coverage will continue through the end of that month or the date of event depending on the eligibility rules under your policy.

**Will you waive any rehire waiting period for re-hired employees who were terminated due to COVID-19?**

Yes.

**Can UnitedHealthcare waive participation requirements during this time for new groups that need insurance? For example: if 2 out of 5 employees that are enrolling, so under 50% on participation. New 4/5**

No. New groups will be subject to normal rules for acceptance - binder checks, participation requirements, etc.

**What continuation of coverage applies if my plan is fully insured and one or more employees are terminated as a result of COVID-19?**

Standard COBRA and state continuation protocols apply.

**If I terminate employees in the middle of the month as a result of COVID-19, will my fully insured coverage extend for the terminated employees until the end of the month?**

If premiums have been remitted for the month, coverage will continue through the end of that month.

**What if employees are terminated and either they do not elect COBRA or there is no COBRA available because the group health plan has been discontinued?**

If employees are terminated and either they do not elect COBRA or there is no COBRA available, the employee has the opportunity to enroll in the Exchange in their state. Both small employers and individuals must elect Exchange Market Place Coverage within 60 days of the termination or they will have to wait until the next open enrollment period.

UnitedHealthcare offers individuals a range of individual health insurance plans. Interested people may contact (800) 827-9990 to speak with an advisor who can assist. They can also visit <https://www.healthmarkets.com> to apply directly.

**If my group’s enrollment drops by more than 10% as a result of the COVID-19 National Emergency, will my rates and premiums on my fully insured plan be subject to change? NEW 4/3**

Small group ACR rates will not be adjusted **at the time of new group coverage or** off renewal.

For large group, for the present time, if the loss of enrollment is a result of the COVID-19 situation, rates and premiums will not be adjusted **at the time of new group coverage or** off renewal.

# ASO – BUSINESS DISRUPTION AND STOP LOSS SUPPORT

**PLEASE REFER TO OTHER SECTIONS FOR ADDITIONAL INFORMATION.**

**Are self-funded clients required to follow the different rules on COVID-19?**

Self-Funded clients are generally not impacted by state laws and regulations but instead are required to follow federal standards under ERISA and other federal legislation such as The Families First Coronavirus Response Act (HR 6201).  If a self-funded client chooses to follow the state regulations, please contact your Account Executive to work through UnitedHealthcare’s ability to support the request.

**What should a self-funded employer consider relative to stop loss risk, plan documents, cost projections or other implications concerning COVID-19?**

Self-funded clients are considered the plan fiduciary. As such, they are the final authority on plan design provisions and should consult with their professional advisors.

**Will UnitedHealthcare Insurance Company (UHIC) and UHIC-BP stop loss policies follow the underlying plan document to determine eligible, or not covered, stop loss insurance claims? Update 4/5**

Plans that automatically include coverage for services required by federal legislation (e.g., Family First Coronavirus Response Act) and follow UnitedHealthcare’s recommended-standard option will automatically have eligible claims considered eligible charges under our stop loss policy.

For customers that choose to “opt-In” for treatment to be covered at 100% in line with our fully insured policy, we will cover the services under our stop loss. We will not adjust the premiums (ISL and/or ASL), the ISL deductible or aggregate claim pick.

Eligibility guidelines under our stop loss policy will follow the underlying plan design eligibility guidelines. This includes Leave of Absence, Temporary Layoffs, Active at Work Provisions and COBRA. Our stop loss will also accommodate the Plan's waiver of rehire waiting periods should the Plan choose to change its eligibility rules to do so. The one exception to this provision is that we will NOT agree to coverage for newly enrolled individuals due to any “Special Open Enrollments”.

**Will UnitedHealthcare allow continuation coverage for self-insured plans on UNET and UMR even if they go under 100 lives? New 4/5**

Yes, UnitedHealthcare will not enforce minimum participation (FTE count) provisions for customers during periods of furlough.

**If a client reduces the hours of part of their workforce in response to the COVID-19 National Emergency, can a self-funded company continue to cover those employees?**

Yes. If UnitedHealthcare is your stop loss carrier, as long as you continue to pay administrative fees and claims costs, along with your stop loss premium, you may continue to cover reduced-hour employees even though they are not actively at work during the emergency. Please note that you must administer the plan on a uniform, nondiscriminatory basis. You may not choose only certain people for whom you continue to pay claims.

All clients with a third party stop loss carrier are responsible for confirming with their stop loss insurer that their stop loss coverage aligns with their plan coverage decision as well as any questions about covering reduced hour employees who are not actively at work for some period.

Although we are communicating our intentions with Optum Stop Loss, **we still require client’s to confirm their stop loss coverage directly with Optum Stop Loss.**

**How will your stop loss handle timely filing for stop loss claims? NEW 3/27**

UHIC and UHIC-BP will ensure coverage for any eligible stop loss claims if the underlying plan covers the claims

Clients with third party stop loss should contact their stop loss insurer for a response.

**What about continuation of coverage for self-funded plans?**

If your group is subject to COBRA, as long as one person remains actively employed, terminated employees may elect to continue coverage under COBRA under the normal notice and election procedure. If UnitedHealthcare is not your stop loss carrier, be sure to check with your stop loss carrier about any rules it may have regarding minimum enrollment of active employees for stop loss coverage. If the plan has no active employees, the plan is terminated and COBRA is not an option. In that case, employees would have a special enrollment period to enroll in individual coverage. You may contact Health Market (800) 827-9990 or <https://www.healthmarkets.com> for individual market coverage options.

Although we are communicating our intentions with Optum Stop Loss, **we still require client’s to confirm their stop loss coverage direct with Optum Stop Loss.**

**What is the process for a self-funded client who declines to cover the test and test-related expenses at no cost share?**

Based on federal legislation passed on March 18, all plans are required to cover these services.

**How will your stop loss handle timely filing for stop loss claims?**

UHIC and UHIC-BP will ensure coverage for any eligible stop loss claims if the underlying plan covers the claims. Clients with third party stop loss should contact their stop loss insurer for a response.

**Is there a requirement for the SPD to be updated prior to making plan changes to support COVID-19? New 3/28**

Generally, the changes we are making to support zero cost share for the diagnosis and testing associated with COVID-19 offer a better benefit.  As such, we have 210 days from the end of the plan year to issue the changes. Self-funded customers should continue to monitor their SPDs for required changes including stop loss language and, as always, validate their approach with legal counsel.

**Are you offering fee holidays?**

No, we are not waiving administrative fees nor stop loss premium. Our contracts include standard provisions for late payment.

**Are furloughed employees eligible for fully insured plans?**

Employees remain eligible for coverage if they remain an active employee during periods of temporary layoffs and/or reduction in hours. UnitedHealthcare is reliant on employers to notify us of employment status of their employees. If the employer chooses to pay for their coverage, then you would not notify us of a coverage change and furloughed employees would remain on the plan.

**As a self-funded plan administrator, if I want to cover COVID-19 at 100% how should I proceed? Update 3/24**

UnitedHealthcare is committed to supporting its customers by honoring the following actions that our stop loss policyholders may take in light of the COVID-19 crisis. If UnitedHealthcare is your stop loss carrier:

* **Deductibles, Copays, and Cost-Sharing:** Policyholders who decide to waive the cost of deductibles, copays, and cost-sharing for COVID-19 testing, and the office visit, ER visit, or urgent care visit associated with the test, for covered participants will be allowed to apply these costs as eligible expenses under their stop loss policy.
* **Telemedicine and Virtual Visits:** Policyholders who decide to waive cost-sharing for telemedicine and Virtual Visits for covered participants will be allowed to apply these costs as eligible expenses under their stop loss policy, without any prior notification.
* **Early Rx Refills:** Policyholders who decide to allow covered participants to receive early prescription refills to ensure they have a 30-day supply will be allowed to apply these costs as eligible expenses under their stop loss policy, without any prior notification.

These changes are effective immediately. We hope these actions make it easier for our policyholders to provide for the health and safety of their plan participants. If a self-funded customer wishes to expand benefit coverage beyond the bullets above, adjustments to rate may be required.

If UnitedHealthcare or UMR is your administrator, but your stop loss policy is with an alternative carrier, check with the carrier for guidance.

# FINANCIAL, BUSINESS CONTINUITY AND REPORTING

**Will renewal rate actions be delayed as a result of the COVID-19 national emergency?**

Renewals and all necessary information will be released on a timely basis.

**If a self-funded customer has tiered administrative fees based on enrollment, and they experience a change in covered lives due to layoffs or furloughs related to COVID-19, will their administrative fees change**?

No, for the next 60 days, we will not change any administrative fees based on a change in enrollment.

**If a new customer, effective April 1 or May 1 has a change in enrolled census due to layoffs associated with COVID-19, will their quoted rate change?**

Yes, standard new business submission review will continue.  If the enrolled census changes by more than 10% we will reserve the right to re-rate the group.  Depending on the magnitude of the census change, the coverages for which the group qualifies may also change.

Unless the self-funded client notifies UnitedHealthcare of their intention to terminate, we continue the plan per ASA.

**Can fully insured groups that are scheduled to have open enrollments in March or April during business shut downs and/ or have effective dates during these shut downs, push open enrollment out past effective date when employees are back to work?**

In order to ensure no disruption in benefits to members at this critical time, UnitedHealthcare will automatically enroll members to their existing 2019 plan option updated for 2020 rates and benefits. UnitedHealthcare will allow the group policyholder up to thirty (30) days post renewal to advise us of changes. In some limited instances, the 2019 plan option may no longer exist (e.g. plan discontinuance). In such instances we will map groups and enrollees to the closest equivalent plan options.

**Can UnitedHealthcare provide COVID-19 claims reporting?**

UnitedHealthcare is working on reports related to COVID-19 and will make those available as appropriate.

**Are customers able to continue employee health benefits if *part of* the workforce is laid-off in response to the COVID-19 crisis? New 4/5**

Yes, temporarily we will allow it if the plan sponsor continues to pay its premiums and offers the option to all furloughed employees on an equal basis.However, it is important to make a distinction between individuals whose employment is terminated (often “laid-off” means terminated) versus individuals still employed but experiencing a temporary reduction of hours but remains employed.  In those situations where the individual continues to be employed but may have seen a reduction in work or been put on furlough as a result of COVID-19 crisis, we will temporarily not enforce insurance contractual requirements that mandate active at work status or minimum hours where we continue to receive full premium and the employer applies this approach to all such employees on an equal basis.

If the employee is on a customer-approved leave of absence and the customer continues to pay required medical premiums, the coverage will remain in force for:

* No longer than 13 consecutive weeks for non-medical leaves (i.e., temporarily laid off)
* No longer than 26 consecutive weeks for a medical leave

Note coverage may be extended, if required by local, state or federal rules.

However, if an employee is terminated, the normal termination rules apply.

**If a fully insured employer reduces hours for part or their entire workforce in response to the COVID-19 national emergency can the company continue to health benefits for those employees? New 4/5**

**For health plan products:** UnitedHealthcare is temporarily relaxing its requirement that employees be actively working to be eligible for coverage and will allow you to cover your reduced hour employees, if you pay the monthly premium. Please note that you must offer this coverage on a uniform, non-discriminatory basis.

If the employee is on a customer-approved leave of absence and the customer continues to pay required medical premiums, the coverage will remain in force for:

       No longer than 13 consecutive weeks for non-medical leaves (i.e., temporarily laid off)

       No longer than 26 consecutive weeks for a medical leave

Note coverage may be extended, if required by local, state or federal rules.

**Are customers able to continue employee health benefits if *the entire* workforce is laid off in response to the COVID-19 crisis?New 3/25**

There needs to be one active employee for a group health plan to continue to exist.   Normal termination rules apply.

**Does UnitedHealth Group have a business preparedness (continuity) plan?**

Yes. The plan addresses business continuity strategies for all forms of events natural and man-made including pandemics. The strategies focus on our critical business functions and planning for the worst-case scenarios so that we can react quickly and efficiently adding value to our business and customers, members and other stakeholders through effective risk reduction, compliance with industry, contractual and regulatory standards, and safeguarding our operations and assets.

# FSA, HRA, HSA ACCOUNTS

**What options do employees have for their UnitedHealthcare FSA? New 4/3**

Based on current regulations and subject to any restrictions or limitations that may exist specific to individual plan documents and design, employees may have existing options to modify their pre-tax elections for a Dependent Care FSA (DCFSA) to support their needs at this time. Examples include:

* Suspend election: If the daycare has closed and is not billing for services, the employee may consider suspending their FSA election. They may choose to re-elect the DCFSA once daycare services resume.
* Modify election:
  + An employee may increase or decrease their election if the daycare provider has adjusted their fee schedule during this time.
  + If a child is switched from a paid provider to "free care" (i.e. neighbor or relative) or no care, an election change should be permissible whenever there is a change in provider.
* Add election: Should family needs require that a new care provider is added whose services have a cost, the employee may add an election. For example, if an employee needs to hire a babysitter to care for children while they are working in their home. This will qualify so long as the babysitter is over the age of 19 and is **not** the spouse, the parent of the child, or anyone claimed as a dependent on the employee’s tax returns.

Customers should consult with their own legal counsel and review their plan language.

**Can UnitedHealthcare extend timely filing deadlines for FSA? New 4/1**

A customer may change that today. All plan documents would need to be updated.

**Will Grace Period (to pay claims incurred this year for an extra 2.5 months from prior year balances)get extended due the current situation (perhaps due to quarantine or hospitalizations) to allow more time to submit claims? New 4/1**

No changes to current regulations received yet.

**Will the IRS allow any unused DCFSA balances to carryover over so members do not lose them? New 4/1**

No changes to current regulations received yet.

**Where can people get information on their UnitedHealthcare FSA or other account based plans – FSA, HRA, and HSA? New 4/1**

People may visit myuhc.com or optumbank.com for the latest developments and up-to-date information on regulation changes related to health care spending and savings accounts.

We are prepared to partner with you as changes occur to ensure you have necessary information and know what steps to take.

**Can members who have to stay home with children stop contributions to a Dependent Child (DC) FSA?  New 4/1**

The current IRS regulations allow a participant to discontinue contributions to their DCAPs when they are not actively at work or on an approved leave of absence.  The employee may be considered not eligible to participate since the daycare is not needed for the employee to maintain gainful employment. This may also be viewed as a change in status allowing the employee to request a change in their current election.

Therefore the employee may be permitted to discontinue their election to contribute or change their election to stop contributing. Once the employee need daycare services, they could re-enroll in the DCAP and begin contributing again. The customer’s plan language should address this.

Customers should consult with their own legal counsel and review their plan language.

**If an employee is furloughed but not terminated can a customer continue to keep them on ‘active’ FSA coverage to spend down balances? New 4/1**

If the employee is not terminated they may be treated as an active employee depending on the eligibility language in the plan. It is up to the employer how they want to handle. The employer may need to amend their plan language.

**Did the CARES Act change the requirement for prescriptions for over-the-counter (OTC) medications? New 4/1**

Yes. The CARES ACT (COVID Stimulus Bill) that was recently passed by Congress permanently reinstates coverage of over-the-counter (OTC) drugs and medicines as eligible for reimbursement from FSAs, HRAs, HSAs, and Archer MSAs without need for a prescription.

It further expands the definition of qualified OTC items to include menstrual care products.

This change is effective for expenses incurred on or after January 1, 2020.

Healthcare Spending Card to allow OTC without a prescription is targeted for April 15, 2020.

**Since the tax deadline was moved to July 15, 2020, can individuals continue to contribute to 2019 HSA? New 4/1**

Yes, since the federal income tax filing deadline has been extended from April 15, 2020 to July 15, 2020 (IRS [Notice IR-2020-58](https://www.irs.gov/newsroom/tax-day-now-july-15-treasury-irs-extend-filing-deadline-and-federal-tax-payments-regardless-of-amount-owed?elqTrackId=13a87ee9aadb4984803f39806f24cfeb)), individuals may continue to make 2019 health savings account (HSA) contributions to July 15, 2020.

**Can High-deductible health plans (HDHPs) with an HSA provide pre-deducible coverage for telehealth or Virtual Visits? New 4/1**

According to [High Deductible Health Plans and Expenses Related to COVID-19 Guidance](https://www.irs.gov/pub/irs-drop/n-20-15.pdf), High-deductible health plans (HDHPs) with an HSA may provide pre-deductible coverage for telehealth and other remote care services. This provision will last until December 31, 2021. The plan year must begin prior to this date.

**Can a member close or make an adjustment to their Commuter Expense Reimbursement Adjustment Account (CERA)? New 4/1**

Yes. Individuals may adjust or discontinue their payment to the account. Go to myuhc.com and under Plan Balance select Manage CERA. Funds in the account may be used for future commuter expenses within plan guidelines.

# SPECIALTY

**How will UnitedHealthcare address employees’ Group Financial Protection coverage if, as a result of the COVID-19 national emergency, an employer makes the decision to reduce hours or implement (a) unpaid non-medical leaves of absence, (b) temporary layoffs or (c) furloughs? New 4/6**

A.UnitedHealthcare understands our customers may unexpectedly need to make employment staffing decisions as a result of the COVID-19 national emergency including reducing hours or through implementing (a) unpaid non-medical leaves of absence, (b) temporary layoffs or (c) furloughs.  To support our customers during this difficult time, we will continue coverage for your employees who fall below the minimum hours required by the applicable Financial Protection policy (Life, Short Term Disability, Long Term Disability, Critical Illness, Accident Protection, Hospital Indemnity) for the period of March 1, 2020, thru May 31, 2020**, subject to the continued payment of premium based on hours worked prior to the staffing change related to COVID-19.**

If your group policy allows for continued coverage beyond May 31, 2020, as a result of any of the circumstances outlined above, we will honor the longer period.

**For employees who are impacted by a reduction in hours or the implementation of (a) unpaid non-medical leaves of absence, (b) temporary layoffs or (c) furloughs, what happens to their UnitedHealthcare Financial Protection coverage if they are not able to resume active employment as defined by the applicable policy on or before May 31, 2020? New 4/6**

If impacted employees do not resume active employment on or before May 31, 2020, and their coverage is not extended further under the terms of the applicable Group Financial Protection policy, their coverage will lapse.  However, if any of these impacted employees are rehired and return to active work within 12 months following their lapse in coverage, they will:

* not have to satisfy a new employee waiting period or waiting period for the pre-existing provision if these were satisfied before the COVID-19 staffing reductions; and
* not have to provide evidence of insurability to reinstate the coverage they had in effect before the COVID-19 staffing reductions were implemented.

If an impacted employee had not satisfied the necessary waiting period to be eligible for coverage under the policy prior to the COVID-19 staffing reductions, credit will be given for the time previously worked, but the time spent without insurance will not be applied to this waiting period.

**When UnitedHealthcare is assuming coverage from another carrier, will the employees who, as a result of the COVID-19 national emergency experience a reduction in hours, are temporarily laid off, are on an unpaid medical leave of absence or are furloughed at the time of takeover, be eligible for coverage? New 4/6**

We have decided to temporarily extend continuity of coverage for employees who have reduced hours, are temporality laid off or are on an unpaid non-medical leave of absence or are furloughed due to COVID- 19.  This applies to staffing changes occurring on or after March 1, 2020 and applies to plan effective dates through May 31, 2020.  Premiums must be paid based on wages and benefits prior to the COVID-19 staffing changes.

**Will you accept something other than a Certified Death Certificate as proof of death when administering life insurance claims? New 4/6**

In order to consider a life insurance claim complete, we require claim forms from the employer and beneficiary as well as a Certified Death Certificate.  We do appreciate, however, that in this current pandemic the ability to obtain a Certified Death Certificate may be significantly delayed.  In consideration of this, for the administration of basic and supplemental life insurance claims only, we may accept other forms of documentation from beneficiaries; this will be assessed on a case by case basis.

Please note, the administration of Accidental Death and Dismemberment claims will require a Certified Death Certificate with a final cause of death.  If appropriate, based on the circumstances surrounding the death, autopsy and toxicology reports may be required as well.

**What is UnitedHealthcare doing to support members in accessing dental or vision coverage? New 3/27**

For our dental and vision coverage we will be supporting our members in accessing the care that they need by relaxing certain frequency limitations, when appropriate, as well as addressing in-network coverage gaps that may arise in the short-term given provider office closures.

**If I am hospitalized due to COVID-19, will it be treated like any other hospitalization under our Hospital Indemnity plans?**

Yes, hospitalizations due to COVID-19 will be treated like any other hospitalization under the terms our Hospital Indemnity plans.

**If a covered person is medically quarantined but not yet exhibiting symptoms or formally diagnosed with COVID-19, are they disabled under a UnitedHealthcare Short Term Disability plan?**

Short-Term Disability plans insure against lost income when a medical condition restricts or limits a covered person’s ability to perform their job and meets the policy definition of a disability.

If, as a result of COVID-19, a covered person is unable to work, experiences a loss of income due to a medically supported quarantine or isolation, but does *not* rise to the level of restrictions and limitations as defined in the policy, UnitedHealthcare will review and consider these claims for possible benefit payment. Generally speaking, if a reasonable accommodation for remote work exists while in quarantine or isolation, there is no loss of income; therefore, the definition of disability would not be met.

**Do you count quarantine periods towards any elimination periods that apply before benefits are paid under your disability plans?**

Yes.

**Is documentation required in order to substantiate a medically supported period of isolation or quarantine?**

Yes, proof of the medical quarantine or isolation is required from the treating provider. If a customer is having difficulty obtaining the necessary documentation to substantiate their claim, UnitedHealthcare will work with that individual based on their unique situation.

**Does your standard group disability plan contain exclusions for pandemics like COVID-19?**

No.

**Is contracting COVID-19 considered an Accident as defined under our Accident Plans?**

No, contracting COVID-19 is not considered an Accident as defined under our Accident plans.

**Is COVID-19 a covered condition under our Critical Illness plans?**

No, COVID-19 is not a covered Critical Illness under our Critical Illness plans.

**Do our basic or supplemental life policies have any exclusions for death from a pandemic?**

There are no exclusions for pandemics in our basic or supplemental life policies.

**Are employees who self-quarantine or isolate due to underlying medical conditions or risk of exposure to COVID-19 covered under FMLA?**

The Family Medical Leave Act (FMLA) provides job protection for leave related to one’s own serious health condition or to care for a family member.  At this time, job protection is not provided to those who self-quarantine or isolate due to underlying medical conditions or risk of exposure to COVID-19.

If an employer has elected Accommodation Services, these services are limited to people with disabilities as defined in the Americans with Disabilities Act (ADA) and the ADA Amendments Act (ADAAA).  At this time, the protections offered under the ADA and ADAAA do not extend to individuals who self-quarantine or isolate due to underlying medical conditions or risk of exposure to COVID-19.

**How did The Families First Coronavirus Response Act (HR 6201) passed by the federal government expand employee job protections under the FMLA?**

The Families First Coronavirus Response Act created, on a temporary basis, one new protected leave category.  Effective April 2, 2020, through December 31, 2020, if an employee is unable to work or telework because s/he needs to care for a child under the age of 18 whose school or daycare has closed as a result of COVID-19, the leave will be protected under the FMLA.  The employer must provide up to 12 weeks of leave.  The first 10-days of the leave will be unpaid, and the remaining leave will be paid by the employer at a rate of 2/3 the employee’s regular rate of pay.  This payment shall not exceed $200/day or $10,000 for the total duration of the leave. To be eligible for this leave, the employer must have fewer than 500 employees, and the employee needing leave must have been employed for at least 30 days.

For employers who have purchased our FMLA and Leave Accommodation Services, we are prepared to administer and track any leave requests received under this new law.  However, we will not, consistent with our administrative agreements, issue benefit payments to employees.

**The federal government recently passed The Families First Coronavirus Response Act (HR 6201). How does this new legislation impact our Financial Protection disability plans/benefits?**

The Families First Coronavirus Response Act enacted, on a temporary basis, up to two weeks of paid sick leave for employees who are unable to work or telework as a result of COVID-19.  The specific reasons for permitted leave include the employee being subject to a government-ordered quarantine, advised by healthcare provider to quarantine or experiencing symptoms of COVID-19.  The reasons also include the need to care for an individual who is subject to a government order or has been advised to quarantine, or needs a leave to care for a child because their school or daycare has been closed.  This law is effective April 2, 2020, through December 31, 2020, and applies to private employers with fewer than 500 employees and public employers of any size.

The primary impact of this new paid sick leave law relates to potential short-term disability claims filed on the basis of a medically supported quarantine or isolation. As stated above, if, as a result of COVID-19, a covered person is unable to work or telework, experiences a loss of income due to a medically supported quarantine or isolation, but does not rise to the level of restrictions and limitations as defined in the policy, we will review and consider these claims for possible benefit payment.  With the introduction of mandatory paid sick leave:

* ***for applicable employers with fewer than 500 employees there will be no income loss during the recommended 14-day quarantine period*** *and no reason to file a short-term disability claim;*
* for employers with more than 500 employees, our position stated above regarding consideration of STD claims in the absence of a diagnosis will not change; and
* in the event an employee is diagnosed with COVID-19 and is too ill to work, any mandatory paid sick leave received by the employee may be considered an offset under the terms of the applicable short term disability policy.

**I understand how UnitedHealthcare approaches COVID-19 relative to their insured Financial Protection plans, but what about self-insured plans where UnitedHealthcare is administering disability claims on behalf of our company?**

A. Generally speaking, we approach claim administration for our self-insured disability customers similar to that of our fully insured customers. That said, we recognize that each self-insured policyholder (employer) has discretion as to how benefits are paid, and we work with customers to administer benefits according to their company-specific needs. We would suggest, however, that the employer consult with its benefits advisor or legal counsel regarding such decisions.

**Does coverage continue during a medically supported period of isolation or quarantine?**

Many of our insurance plans allow for a continuation of coverage for approved leaves of absence. We will consider an employee to be actively employed during their medically supported isolation or quarantine if the employee is isolated or quarantined at the recommendation of their treating provider, the Centers for Disease Control and Prevention (CDC) or similar government order. The length of continuation is dependent upon how the leave of absence provision and/or termination provision is defined under the applicable coverage/plan\*.

 \*Continuation of coverage presumes applicable premiums are paid.

**What happens to my UnitedHealthcare Financial Protection coverage if my employer closes for quarantine based on a Federal or State Emergency Order?**

Your continued coverage under a UnitedHealthcare Financial Protection plan is governed by the specific policy documents between UnitedHealthcare and your employer.  These policy documents typically include provisions that define active at work requirements as a prerequisite to enroll in and to retain coverage as well as continuation of coverage provisions based on either a leave of absence or layoff.  The specific duration for continued coverage may vary as some customers have purchased enhanced coverage.  In all cases, premiums must continue to be paid.  Any claims which arise during the temporary closure will be reviewed according to the terms of the specific policy issued to your employer. 

**If I lay off part of my workforce in response to the COVID-19 crisis, how long will their coverage continue under our group life, AD&D and supplemental health plans?**

Continuation of coverage due to an approved layoff is outlined in the *Termination of Covered Person Insurance* or *Termination of Covered Employee Insurance* section(s) of the employer’s policies.  It may vary by customer and you should refer to the actual Certificate(s) for plan specifics.

* By way of reference, our standard policy language (which applies to most customers) allows for coverage to continue due to an approved layoff, for up to three months from the date he/she stopped active work.

**If I lay off part of my workforce in response to the COVID-19 crisis, how long will their coverage continue under our group disability plan?**

Continuation of coverage due to an approved temporary layoff is outlined in the *Termination of Covered Person Insurance* section of the employer’s disability policy.  It may vary by customer and you should refer to the actual Certificate(s) for plan specifics.

* By way of reference, our standard disability policy language (which applies to most customers) allows for coverage to continue due to a temporary layoff - through the end of the month following the month in which the layoff began.
  + For example: If a temporary layoff began March 17, 2020, coverage does not end until April 30, 2020.

**If my company reduces their hours of operation or furloughs certain employees as a result of COVID-19, will my employees be able to retain their Financial Protection coverages even though their current work hours are below the minimum required by the policy?**

A. Effective from March 1, 2020, through April 30, 2020, when our customers’ business operations are impacted due ***solely*** to the COVID-19 pandemic, our Financial Protection policies will be administered as follows:

* If an employee who is normally within an eligible class as defined in the policy remains working but his/her working hours fall below the minimum required, we will consider the employee to remain in an eligible class of insurance, provided that premiums continue to be paid.
* If an employee who is normally within an eligible class as defined in the policy is temporarily furloughed and furloughs are not specifically addressed in the Certificate, we will consider the employee to be on a temporary layoff and coverage will continue as outlined in the Termination of Covered Person Insurance or Termination of Covered Employee Insurance section(s) of the employer’s applicable policies, provided premiums continue to be paid.

**How will dental and vision support the service to members and providers? Update 4/5**

For our dental and vision coverage we will be supporting our members in accessing the care that they need by relaxing certain frequency limitations, when appropriate, as well as addressing in-network coverage gaps that may arise in the short-term given provider office closures.

# ALL SAVERS

**INFORMATION IN THIS SECTION IS SPECIFIC TO ALL SAVERS.**

**Is there a Virtual Visit option for members?**

Virtual Visit options are available to members in many plans. Where available, and if covered under the member’s plan, members can schedule a Virtual Visit with a provider. Virtual Visit providers **TeladocR, HealthiestYou**, **AmWellR** and **Doctor On Demand™** have developed guidelines for members who think they may have been infected by COVID-19.

A member’s Virtual Visit is a good place to discuss concerns and symptoms. Where indicated, the Virtual Visit provider may refer the member to their physician.

When a COVID-19 test is done, the test and test-related virtual visit will be covered at no cost share when billed with the appropriate codes.

**How does this change apply to All Savers?**

All Savers level-funded members already have access to $0 Virtual Visits through our partnership with HealthiestYou. For the All Savers fully insured membership that does not currently have access to this benefit, this service will be available to them for the next three months until June 18, 2020, at no cost to the group or member.

**Has UnitedHealthcare changed telehealth guidelines for All Savers?**

To increase system access and flexibility when it is needed most, we are expanding our telehealth policies to make it easier for people to connect with their healthcare provider. People will have access to telehealth services in two ways:

* **Designated Virtual Visit Providers** – Members can access their existing telehealth benefit offered through one of UnitedHealthcare’s designated partners for free. UnitedHealthcare Virtual Visit providers include **HealthiestYou** , Teladoc, Doctor on Demand and AmWell,
* **Expanded Provider Telehealth Access -** Effective immediately, through June 18, 2020, all eligible in-network medical providers who have the ability and want to connect with their patient through synchronous virtual care (live video-conferencing) can do so. We will waive member cost sharing for COVID-19 testing-related visits.

**Do we send All Savers subscribers to UHC.com also? Are all the same practices being done by both UHC and All Savers?**  **New 3/30**

For general information on COVID-19, All Savers members can utilize UHC.com; benefit specific information is on the All Savers member portal myallsaversconnect.com.    All Savers is following the same practices that are in place as with Fully Insured, including the Special Enrollment Opportunity, coverage during reduction of work hours, and Virtual Visit and telehealth coverage.

**Will All Savers consider relaxing current eligibility rules requiring employees to work 30 or more hours per week to be eligible for benefits until June 30, 2020 (or another date) so employees whose hours are reduced or employees are furloughed due to reduced work from COVID-19 situation can still be covered? Update 4/5**

**For health plan products:** UnitedHealthcare is temporarily relaxing its requirement that employees be actively working to be eligible for coverage and will allow you to cover your reduced hour employees, if you pay the monthly premium. Please note that you must offer this coverage on a uniform, non-discriminatory basis.

If the employee is on a customer-approved leave of absence and the customer continues to pay required medical premiums, the coverage will remain in force for:

       No longer than 13 consecutive weeks for non-medical leaves (i.e., temporarily laid off)

       No longer than 26 consecutive weeks for a medical leave

Note coverage may be extended, if required by local, state or federal rules.

**How does this Special Enrollment work with clients who pre-tax their deductions and their Section 125 plans don't include this language? New 3/30**

All Savers does not administer the section 125 benefit that an employer may offer. These are Flexible Savings Account type benefits.

**Is the special enrollment opportunity going to be available to All Savers?  Update 4/1**

To assist members in accessing care in light of the COVID-19 National Emergency, UnitedHealthcare is providing its fully-insured small and large employer customers, along with All Savers, with a *Special COVID-19 Enrollment Opportunity* to enroll employees who previously failed to enroll in coverage. The opportunity will be limited to those employees who previously did not elect coverage for themselves (spouses or children) or waived coverage. See [**Notice of Special COVID-19 Enrollment Opportunity**](http://ctm.uhc.com/content/dam/ctm/ctm-document-assets/covid-notice-of-special-enrollment-english.docx) (English) and [**Notice of Special COVID-19 Enrollment Opportunity (Spanish)**](http://ctm.uhc.com/content/dam/ctm/ctm-document-assets/covid-notice-of-special-enrollment-spanish.docx)document for details.

The enrollment opportunity will extend from March 23, 2020, to April 13, 2020. The effective date for this special enrollment is 4/1/20.

* Customers are not required to adopt the *Special COVID-19 Enrollment Opportunity*. Because of this, no opt out action is required on their behalf. UnitedHealthcare realizes each situation is unique, and each customer must make their own decisions on the enrollment opportunity.
* Dependents, such as spouses and children, can be added if they are enrolled in the same coverage or benefit option as the employee.
* Standard waiting periods will be waived; however, existing eligibility and state guidelines will apply.
* For small employers (2-50), a wage and tax statement will be needed to validate the employee’s eligibility.

**Will Risk Management allow a grace period for employers to respond, post group termination, due to the COVID-19 national emergency? New 3/30**

Yes. All Savers will allow a 60-day extension post termination, and groups will still be able to provide the necessary documents to meet eligibility requirements for coverage. These impacted groups will have their coverage reinstated back to their original renewal/termination date. Termination notices have already been delivered up through June renewal timeframes. We will continue to evaluate to see if further extensions are warranted.

**Will renewal rate actions be delayed as a result of the COVID-19 National Emergency? New 3/30**

Renewals and all necessary information will be released on a timely basis.

**Will you waive any rehire waiting period for employees terminated due to Covid 19 whom I hire back? New 3/30**

Yes.

**What continuation of coverage applies to my All Savers plan and one or more employees are terminated as a result of COVID-19? New 3/30**

Standard COBRA continuation protocols apply.

**If I terminate employees in the middle of the month as a result of COVID-19, will my All Savers coverage extend for the terminated employees until the end of the month?** **New 3/30**

If premiums have been remitted for the month, coverage will continue through the end of that month.

**What if employees are terminated and either they do not elect COBRA or there is no COBRA available because the group health plan has been discontinued or group is not eligible for COBRA? New 3/30**

If employees are terminated and either they do not elect COBRA or there is no COBRA available, the employee has the opportunity to enroll in the Exchange in their state. Both Small employers and Individuals must elect Exchange Market Place Coverage within 60 days of the termination or they will have to wait until the next open enrollment period.

UnitedHealthcare offers people a range of individual health insurance plans. Interested individuals may contact (800) 827-9990 to speak with an advisor who can assist.

They can also visit <https://www.healthmarkets.com> to apply directly.

**Are telehealth visits covered for behavioral health as well as medical for All Savers?** New 4/5

All Savers members will have access to behavioral health services through our Virtual Visit partnership with HealthiestYou at no cost share from March 31 to May 31, 2020.  Members will have the ability to schedule a behavioral health appointment in the HealthiestYou mobile app.

# UNITEDHEALTHCARE COMBATING COVID-19

**How will the UnitedHealth Group initial commitment of $50 million help combat COVID-19? New 4/3**

UnitedHealth Group is committing an initial $50 million investment to assist those most directly impacted, including health care workers, seniors, and people experiencing food insecurity and homelessness. Through several national and local partnerships that will be announced in the coming weeks, UnitedHealth Group and the United Health Foundation will invest approximately:

* $30 million in efforts to protect and support health care workers.
* $10 million to support states where COVID-19 is having an outsized impact, starting with New York, New Jersey, Washington, California and Florida.
* $5 million to address social isolation among seniors.
* $5 million to provide care and support for people experiencing food insecurity or homelessness.

UnitedHealth Group is also organizing and matching employee donations dollar for dollar to support the COVID-19 response efforts. To learn more, read the [news release](https://www.unitedhealthgroup.com/newsroom/2020/2020-03-26-uhg-commits-support-combat-covid-19.html).

1. [↑](#endnote-ref-1)
2. [↑](#endnote-ref-2)
3. [↑](#endnote-ref-3)
4. [↑](#footnote-ref-1)
5. [↑](#endnote-ref-4)