



## TREATMENT AND COVERAGE

### COVID-19 TREATMENT

#### How will UnitedHealthcare cover COVID-19 treatment? **Update 12/30**

The health of our members and supporting those who deliver care are our top priorities, and UnitedHealthcare is taking additional steps to provide support during this challenging time. This builds on UnitedHealthcare's previously announced efforts to waive cost share for COVID-19 diagnostic testing and test-related visits and related items and services that are covered by the member's health plan.

UnitedHealthcare waived member cost sharing for the applicable treatment of COVID-19 in network treatment through December 31, 2020, and out of network until October 22, 2020 for Individual and Group Market fully insured health plans. We worked with self-funded customers who wanted us to implement a similar approach on their behalf.

UnitedHealthcare had made the decision to extend medically necessary network inpatient COVID-19 treatment at no cost share for medical expenses for covered services. This extension applies for fully insured groups and for All Savers and ASO groups that follow UnitedHealthcare COVID-19 standard fully insured coverage between Jan. 1, 2021 and Jan. 31, 2021. This extension applies to inpatient COVID-19 treatment for members admitted with a COVID-19 diagnosis. We will also waive cost-share for COVID related FDA approved medications administered in these locations

If a member received network [treatment under a COVID-19 admission or diagnosis code](#) between Feb. 4, 2020 and December 31, 2020 or out of network COVID-19 treatment through October 22, 2020, we waived cost sharing (co-pays, coinsurance and deductibles) for the following: Office/telehealth visits, Urgent care visits, emergency department visits, observations stays, inpatient hospital episodes, acute inpatient rehab, long-term acute care, skilled nursing facilities. When available, we will also be waived cost-share for medications which are FDA-approved for COVID-19 treatment.

#### UNITEDHEALTHCARE PROPRIETARY AND CONFIDENTIAL

UnitedHealthcare's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to this situation. The materials and discussion topics do not constitute a binding obligation of UnitedHealthcare with respect to any matter discussed herein. Please note, in addition to federal law, states may have additional or differing requirements. Some of our products and networks have different features and as a result different guidelines and protocols are applicable to them. Please contact your UnitedHealthcare account representative for additional details.

Last updated 1/27/2021

### **What has been extended for COVID-19 treatment? Update 1/27/2021**

Between Jan. 1, 2021 and Jan. 31, 2021, UnitedHealthcare extended medically necessary network inpatient COVID-19 treatment at no cost share for fully insured groups and for All Savers Level Funded ASO groups and ASO groups that follow UnitedHealthcare COVID-19 coverage. Beginning Feb. 1, 2021 treatment for COVID-19 will be based on plan benefits.

In addition, UnitedHealthcare has extended coverage at no cost share for network outpatient monoclonal antibody administration through Feb. 28, 2021. The monoclonal antibodies must be EUA authorized. The government covers the cost for the monoclonal antibody product.

The emergency room treatment was covered at no cost share between January 1, 2021 and January 31, 2021 if the patient were admitted to the facility with a COVID-19 diagnosis. Otherwise coverage would be according to plan benefits.

States may mandate additional or differing requirements.

### **If a member goes to the emergency room at a hospital is that covered at no cost share through January 31, 2021? New 12/28**

The emergency room treatment would only be covered at no cost share between January 1, 2021 and January 31, 2021 if the patient were admitted to the facility. Otherwise coverage would be according to plan benefits.

### **How is transportation covered? Update 1/27/2021**

Between Jan. 1, 2021 and Jan. 31, 2021, UnitedHealthcare has extended coverage at no cost share (copays, coinsurance and deductibles) for ground emergency ambulance transportation if patient is admitted to the hospital for inpatient COVID-19 treatment. When medically appropriate for patients with a positive COVID-19 diagnosis, coverage would include The ground ambulance to the facility, Transportation facility to facility, Transportation from acute to post-acute facility.

Beginning February 1, 2021, coverage returns to plan benefits.

Through December 31, 2020, UnitedHealthcare waived cost sharing (copays, coinsurance and deductibles) for ground emergency and medically necessary nonemergency ambulance transportation for COVID-19-related services. We covered cost sharing for ground transportation from facility to facility (i.e., acute to acute OR acute to post acute) for patients with a positive COVID-19 diagnosis.

This does not include transportation to a residence; coverage and benefits will vary based on product, plan and / or state requirements.

#### **UNITEDHEALTHCARE PROPRIETARY AND CONFIDENTIAL**

UnitedHealthcare's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to this situation. The materials and discussion topics do not constitute a binding obligation of UnitedHealthcare with respect to any matter discussed herein. Please note, in addition to federal law, states may have additional or differing requirements. Some of our products and networks have different features and as a result different guidelines and protocols are applicable to them. Please contact your UnitedHealthcare account representative for additional details.

Last updated 1/27/2021

**What is the starting date for the treatment policy? Update 1/27/2021**

For Individual and Group Market and Individual Exchange health plans, the cost-share waivers (copay, coinsurance and deductible) for inpatient COVID-19 treatment at in-network facilities will end Jan. 31, 2021. Beginning Feb. 1, 2021, cost sharing will be adjudicated in accordance with the member's benefit plan. For in-patient admissions that begin on Jan. 1 through Jan. 31, 2021, UnitedHealthcare will waive cost sharing for COVID-19 treatment until the patient is discharged. Implementation for self-funded customers may vary.

Any applicable member cost sharing incurred post February 4th through October 22, 2020 for in and out of network treatment, related to COVID-19 diagnosis and applicable treatment, will be covered. For in network COVID-19 treatment cost share is extended through December 31, 2020.

Beginning February 1, 2020, treatment is covered at plan benefits.

States may mandate additional or differing requirements.

**If a person is admitted to the hospital for COVID-19 treatment on January 31, 2021 or a patient is in the hospital but has not been discharged by end of day January 31, 2021, what would be covered? Update 1/27/2021**

For network patient care underway prior to January 31, 2021, the patient would be covered until the date of discharge if that is after January 31, 2021

Beginning February 1, 2021 coverage is at plan benefits.

States may mandate additional or differing requirements.

**Does this extension of treatment for inpatient in network coverage apply to All Savers? Update 12/29**

Yes, we are extending the policy to our All Savers plans. All Savers groups will have medically necessary inpatient COVID-19 treatment at no cost share extended through December 31/2021. All Savers clients who have questions should call the All Savers Customer Call Center at (800) 291-2634.

**Is BIND included in the treatment no cost share extension for network inpatient treatment of COVID-19? Update 12/29**

BIND ASO offerings are not included in this network treatment extension. BIND clients who have questions should contact their UnitedHealthcare representative.

UNITEDHEALTHCARE PROPRIETARY AND CONFIDENTIAL

UnitedHealthcare's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to this situation. The materials and discussion topics do not constitute a binding obligation of UnitedHealthcare with respect to any matter discussed herein. Please note, in addition to federal law, states may have additional or differing requirements. Some of our products and networks have different features and as a result different guidelines and protocols are applicable to them. Please contact your UnitedHealthcare account representative for additional details.

Last updated 1/27/2021

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

Please speak with your UnitedHealthcare account representative.

**Will a customer lose grandfathered status if they adopt COVID plan changes? New 5/5**

COVID plan changes to provide greater coverage related to the diagnosis and/or treatment of COVID-19 such as waiving cost share for COVID-19 testing and related office visit, treatment, and telehealth will not cause a plan to cease to be a grandfathered health plan, provided that no other changes are made that would cause a loss of grandfather status.

UNITEDHEALTHCARE PROPRIETARY AND CONFIDENTIAL

UnitedHealthcare's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to this situation. The materials and discussion topics do not constitute a binding obligation of UnitedHealthcare with respect to any matter discussed herein. Please note, in addition to federal law, states may have additional or differing requirements. Some of our products and networks have different features and as a result different guidelines and protocols are applicable to them. Please contact your UnitedHealthcare account representative for additional details.

Last updated 1/27/2021