

Utah Insurance Department COVID-19 Coverage Survey

March 17, 2020

Insurer: Aetna Life Insurance Company (NAIC 60054) and Aetna Health of Utah (NAIC 95407)

Person completing form: Candice Goslin, Compliance Lead

Email: chgoslin@aetna.com

Phone: 302-451-6304

	In-Network		Out-of-Network		Comments
	Cost-sharing applies	No cost-sharing	Cost-sharing applies	No cost-sharing	
COVID-19 Office, Urgent Care Center, Telehealth or Emergency Room Visits		X		X	<p>We continue to evaluate and address additional steps we can take to support our members. Please stay tuned to our COVID-19 resource center, member and provider links for the latest information.</p> <p>We are currently evaluating this within the parameters of how we handle other disasters, e.g. hurricanes, floods, wildfires. However, unlike natural disasters, the COVID-19 is not limited to a specific geographic area, which makes this situation more complicated. We are working with both network and out-of-network providers throughout the country to render care to members in the best possible ways based on the volumes of patients seeking services and appointment availability within a specific geographic area. We will continue to evaluate and identify additional steps we will take to support our members impacted by COVID-19.</p>
COVID-19 Related Laboratory Testing		X		X	<p>Previously, the CDC and 12 CDC-qualified U.S. laboratories, including primary regional and state public health laboratories, were the only approved laboratories to perform testing for the novel coronavirus. This testing was provided at no cost to patients or payors. The FDA has now liberalized the policy to allow additional accredited commercial labs to perform testing as well.</p> <p>Aetna will cover CDC recommended physician-ordered testing for COVID-19. No precertification will be needed. Aetna will waive the member costs associated with diagnostic testing at any authorized location for all Commercial, Medicare and Medicaid lines of business. The Internal Revenue Service (IRS) has also announced that plan sponsors who cover testing and/or treatment for COVID 19 outside of the deductible requirement will not be in violation of regulations governing HDHPs. With this</p>

					announcement, individuals covered by a HDHP will continue to be eligible to fund their HSA even if their employer adds those health benefits. Self-funded plan sponsors will be able to opt-out of this program at their discretion.
COVID-19 Related Telehealth Services		X		See comment	We are currently evaluating this within the parameters of how we handle other disasters, e.g. hurricanes, floods, wildfires. However, unlike natural disasters, the COVID-19 is not limited to a specific geographic area, which makes this situation more complicated. We are working with both network and out-of-network providers throughout the country to render care to members in the best possible ways based on the volumes of patients seeking services and appointment availability within a specific geographic area. We will continue to evaluate and identify additional steps we will take to support our members impacted by COVID-19.
COVID-19 Treatment After Testing	X		X		
Prescription Drug Supplies					
- Off-formulary drugs coverage where there is not a formulary drug available to treat the patient	X		X		
- One-time Early Refills	X				
After a person has tested positive for COVID-19, will you cover additional tests to confirm recovery?	Yes: X		No:		
What steps have you taken to expedite and expand the availability of telehealth services?	<p>We believe telemedicine is a practical solution to minimize risk to others as well as alleviate the potential pressure put on urgent care and primary care networks in managing the volume of patients. Our telemedicine reimbursement policy covers local providers delivering synchronous virtual care (live videoconferencing) for all Commercial plan designs, including high deductible health plans (HDHP) as well as national vendors and it complies with state mandates. We also offer telemedicine services through Minute Clinics which are located within the community.</p> <p>The Internal Revenue Service (IRS) announced that HDHPs that otherwise qualify as HDHPs will not lose their status because they cover the cost of testing or treatment of COVID-19 before deductibles are met. Plan sponsors who cover this care will not be in violation of regulations governing HDHPs. With this announcement, individuals covered by a HDHP will continue to be eligible to fund their HSAs even if their employer provides those health benefits.</p> <p>MinuteClinic also offers patients the opportunity to request a Video Visit in 40 states and Washington, D.C. Virtual care options such as video visits can be an effective way to evaluate and treat viruses from the comfort of one's home, while minimizing exposure to other potentially contagious viruses (at this time, MinuteClinic Video Visits are cash-only and not covered by insurance).</p> <p>Aetna providers can deliver and receive reimbursement for telemedicine services provided through video conferencing on a HIPAA compliant platform. For members with Teladoc®, doctors are available 24/7 to evaluate and treat symptoms, evaluate the risk of infection, and triage next steps. For the next 90 days, Aetna will offer zero co-pay telemedicine visits for any reason. Cost sharing will be waived for all video visits through</p>				

	<p>the CVS MinuteClinic app, Aetna-covered Teladoc® offerings and in-network providers delivering virtual care for all Commercial plan designs, including HDHP.</p> <p>Additionally, Aetna is extending its Medicare Advantage virtual evaluation and monitoring visit benefit to all Aetna Commercial members as a fully covered benefit. This offering will empower members with upper respiratory illnesses or other conditions that need follow-up care to engage with providers without the concern of sitting in a physician’s office and risking potential exposure to COVID-19.</p> <p>For the next 90 days, until June 4, 2020, Aetna will offer zero co-pay telemedicine visits – for any reason. Aetna members should use telemedicine as their first line of defense in order to limit potential exposure in physician offices. Cost sharing will be waived for all virtual visits through the Aetna-covered Teladoc® offerings and in-network providers delivering synchronous virtual care (live video-conferencing) for all Commercial plan designs. Self-funded plan sponsors will be able to opt-out of this program at their discretion.</p>
<p>Acknowledgement that you have read and understand CMS "FAQs on Essential Health Benefit Coverage and the Coronavirus (COVID-19)" dated March 12, 2020</p>	<p>acknowledged</p>
<p>Toll free customer service support line for COVID-19</p>	<p>1-833-327-AETNA (2386)</p>
<p>Website for customers to access information on COVID-19</p>	<p>www.aetna.com</p>
<p>Other:</p>	
<p>*Responses will be posted on the Department's website at https://insurance.utah.gov/featured-news/coronavirus</p>	