



Update: Coronavirus and its impact on Health Insurance.

In response to the growing number of cases related to COVID-19 (colloquially known as the coronavirus), many health insurance carriers are taking additional steps to help care for members who have been exposed to and/or have been diagnosed with the coronavirus. Some are also offering member incentives to aid in preventing the spread of the coronavirus.

In order to make sure that you are informed of actions by your insurance carrier as a response to COVID-19, we have put together this e-mail with each carrier alert we have received thus far.

Horizon BCBSNJ

Horizon waiving cost-sharing for services associated with COVID-19 diagnosis.

Please see [attached from Horizon](#) regarding additional services they will be offering members.

Oscar

Oscar to offer zero co-pays for COVID-19 testing.

Please [see attached from Oscar](#) regarding additional services they will be offering members.

[AmeriHealth](#)

AmeriHealth to offer zero co-pays for telemedicine and COVID-19 testing

Please [see attached from AmeriHealth](#) regarding additional services they will be offering members.

[Aetna](#)

Aetna to offer zero co-pays for telemedicine and COVID-19 testing.

Please [see attached from Aetna](#) regarding additional services they will be offering members.

[EmblemHealth](#)

As the COVID-19 situation evolves, EmblemHealth has taken steps to ensure that their business operations will continue and that their members and employees have peace of mind knowing that they will have the support, protection, and access to care they need.

Please [see attached response from Emblem](#).

[Member's Health Plan \(MHP\)](#)

MHPNJ will be waiving co-pays for all specific diagnostic testing related to COVID-19 and offer zero co-pays for telemedicine.

Please see [attached response from Member's Health Plan](#).

[UnitedHealthcare/Oxford](#)

UnitedHealthcare will waive member cost sharing, including copays, coinsurance and deductibles, **for COVID-19 diagnostic testing** provided at approved locations in accordance with CDC guidelines for all commercial insured, Medicaid and Medicare members. UnitedHealthcare will also work to support self-insured customers who choose to implement similar actions.

Please [see attached announcement](#) along with below additional alerts from UnitedHealthcare:

[UHC Member FAQs](#)

[Coping with a Public Health Event](#)

Additional Resources and Alerts

The Internal Revenue Service (IRS) has issued Bulletin 2020-15, advising that high-deductible health plans (HDHPs) can pay for 2019 novel coronavirus (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).

Health plans that qualify as HDHP would not lose their status because they are covering the first dollar treatment of the COVID-19 virus. Please note this only applies to HSA eligible HDHPs....[Read IRS Notice Here](#)

New Jersey Department of Labor: Benefits and the Coronavirus (COVID-19): What You Should Know...[click to read more](#)



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