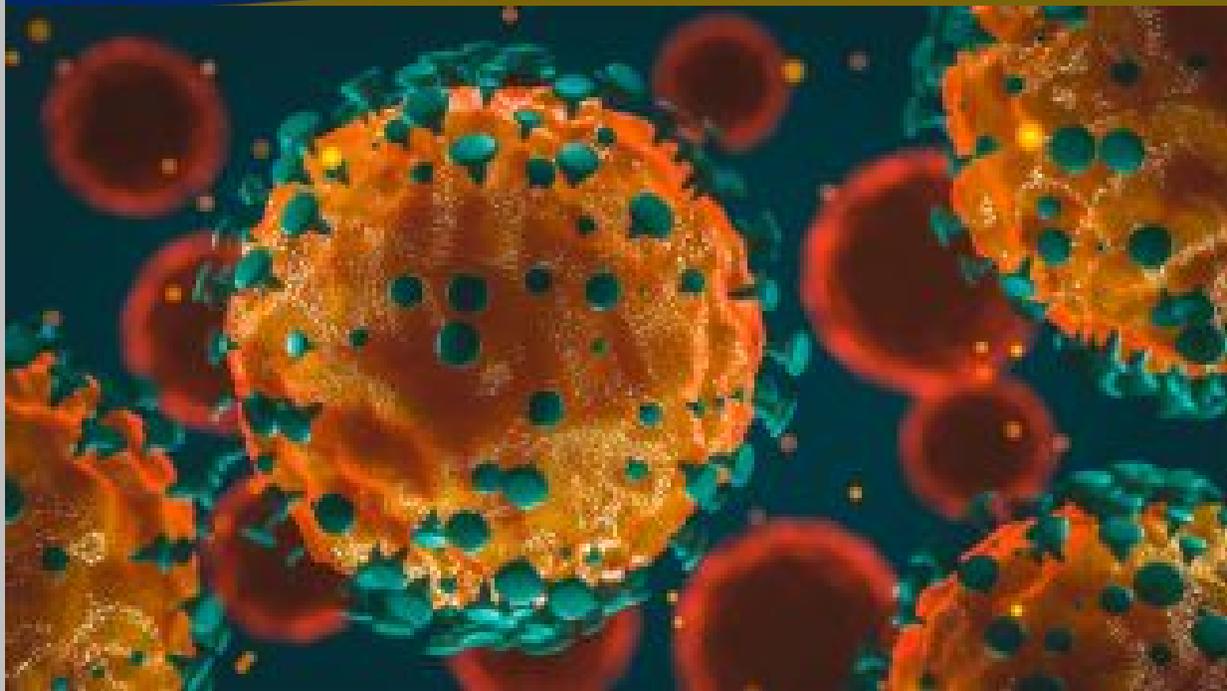




THE COMPETITIVE ADVANTAGE COMPANIES



Coronavirus Update: Horizon BCBSNJ and UnitedHealthcare/Oxford Coronavirus Updates

In order to make sure that you are informed of actions by your insurance carrier as a response to COVID-19, we will continue to provide consolidated updates as we receive them. We will also provide additional resources that we come across.

Horizon BCBSNJ

Effective immediately and through June 13, 2020, Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ) is waiving all member cost-sharing obligations (out-of-pocket costs) for covered telemedicine services delivered by an in-network doctor or through Horizon CareOnlineSM, our telemedicine service.

Many of our network doctors are offering telemedicine as an alternative to an in-person office visit to limit the risk of exposure to infection. You may want to ask your doctor's office if a telemedicine visit might be a reasonable alternative for you, especially for a routine follow up visit. [Please see attached notice from Horizon BCBSNJ for full briefing.](#)

For additional Coronavirus updates from Horizon BCBSNJ, [please visit their Coronavirus page here.](#)

UnitedHealthcare/Oxford

Expanding telehealth services for all UnitedHealthcare and Oxford clients

UnitedHealthcare placed a notice on provider portal today to let providers know that they are expanding their telehealth services. If a participating provider "can" bill for a telehealth visit performed while a member is at home, UnitedHealthcare will cover it. Providers must use proper coding.

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

UnitedHealthcare Member COVID-19 Informational Webinars

UnitedHealthcare (UHC) will be hosting COVID-19 briefings for members to learn more on UHC's response to the pandemic as well as recent developments concerning COVID-19.

[Please see attached for webinar schedule and links.](#)

EmblemHealth

Please take a few moments to listen to the following video message from EmblemHealth CEO, Karen Ignagni, updating members on what their family of companies is doing to keep members healthy and safe during the novel coronavirus (COVID-19) outbreak.

[Please see attached.](#)

Additional Resources and Alerts

What you need to know about coronavirus disease 2019 (COVID-19) - [FAQ Sheet Here](#)

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](#)



Let's Stay Connected

