

Bulletin No. B-4.104

Policy Directives for Commercial Insurance Market Coverage of COVID-19 Claims

I. Background and Purpose

COVID-19 has become of increasing concern to many Coloradans over the past several months. The Division is issuing this bulletin to communicate an upcoming emergency regulation in the coming days that will direct carriers to remove cost sharing on specific services related to COVID-19.

In Colorado, there are three circumstances where public health may decide that a patient needs to be tested:

- The patient has a fever OR signs/symptoms of lower respiratory illness, such as cough or shortness of breath, AND the patient has been in close contact with someone confirmed with COVID-19, within 14 days of when symptoms started.
- The patient has a fever OR signs/symptoms of lower respiratory illness (and other diagnoses such as influenza have been ruled out), AND the patient recently traveled to parts of the world where infection rates are high or community spread is occurring, within 14 days of when symptoms started.
- The patient has a severe acute respiratory illness (e.g., pneumonia, ARDS) requiring hospitalization AND without alternative explanatory diagnosis (e.g. influenza).

Please note this guidance varies slightly from Centers of Disease Control and Prevention. As we have capacity, Colorado will continue to consider testing for individuals who are not hospitalized in order to identify patients who have traveled to affected areas who have less severe disease.

Coloradans enrolled in self-funded employer-based health insurance plans pursuant to the Employee Retirement Income Security Act of 1974 (ERISA) should contact their employer to fully understand the scope of their coverage. The directives outlined below do not apply to self-funded ERISA plans because the Division of Insurance lacks regulatory authority over them.

II. Applicability and Scope

This bulletin is intended to provide guidance to all consumers and insurers that issue health coverage plans and/or health benefit plans in the State of Colorado.



III. Division Position

The Division is directing carriers to take the following actions relating to COVID-19:

A. Telehealth

The Division is directing carriers to conduct an outreach and education campaign to remind individuals of their telehealth coverage options. In addition, the Division is directing carriers to provide telehealth services to cover COVID-19-related in-network telehealth services at no cost share, including co-pays, deductibles, and coinsurance that would normally apply to the telehealth visit. The Division will be issuing an emergency regulation formalizing this directive.

In order to encourage consumers to utilize telehealth services to the extent consistent with clinical guidelines, information on how to contact the telehealth providers of specific carriers is listed below in the additional resources section of this bulletin.

B. Prescription refill

To the extent consistent with clinical guidelines, the Division is directing carriers to cover an additional one-time early refill of any necessary prescriptions to ensure individuals have access to their necessary medications should they need to limit close contact with others. Carriers shall not apply a different cost-sharing amount to an early fill of a prescription due to concerns about COVID-19. This recommendation does not apply to prescription drugs with a high likelihood of abuse, such as opioids. The Division will be issuing an emergency regulation formalizing this directive.

C. Co-pays, deductibles, and co-insurance (“cost-shares”)

In accordance with the recent announcement by the federal government that testing for COVID-19 is an Essential Health Benefit and Colorado State law, the Division is directing carriers to ensure that coverage is provided for COVID-19 testing without the requirement that consumers pay co-pays, deductibles or co-insurance. Carriers are directed to waive cost-sharing for an in-network provider office visit, an in-network urgent care center visit, and an emergency room visit when a covered person is seeking testing for COVID-19. Carriers are reminded that if an in-network provider is unable to conduct testing for COVID-19, carriers must cover such testing if performed by an out-of-network provider pursuant to § 10-16-704(2)(a), C.R.S. The Division will be issuing an emergency regulation formalizing these directives.

IV. Additional Resources

For More Information on COVID-19, please see the CDPHE website here: <https://www.colorado.gov/pacific/cdphe/2019-novel-coronavirus>

Please find information for telehealth services by carrier here:

Carrier	Telehealth service information
Aetna/CVS	CVS MinuteClinic: https://www.cvs.com/minuteclinic/virtual-care/video-visit Aetna-covered Teladoc®: https://member.teladoc.com/aetna
Anthem	Members should go to LiveHealth Online: https://startlivehealthonline.com/landing.htm
Bright Health	All members should go to: https://www.centura.org/our-network/virtual-care Peak members should go through their member portal to access telehealth benefits.
Cigna	Go to www.mycigna.com and select “Connect Now” to talk with a doctor any time
Friday Health	Members should use or create a Teledoc account here: https://member.teladoc.com/fridayhealthplans
Humana	Access virtual visits: https://www.humana.com/manage-your-health/home-and-community-support/telemedicine
Rocky Mountain Health Plans	Commercial members: https://www.doctorondemand.com/rmhp
Kaiser Permanente	Phone number: 303-338-4545 The website information is: www.kp.org . Members can log in and access chat with a doctor or book an appointment online or get access to phone advice.
Oscar Health	Access Doctor on Call Service: https://www.hioscar.com/doctor-on-call
United Health Care	Access virtual visits: https://www.uhc.com/individual-and-family/member-resources/health-care-tools/virtual-visits

For More Information or questions about your current coverage, please contact:

Colorado Division of Insurance

Consumer Services, Life and Health Section

1560 Broadway, Suite 850

Denver, CO 80202

Tel. 303-894-7490 Toll-free (in state): 800-930-3745

Internet: <http://www.dora.colorado.gov/insurance>

V. History

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