

# Coronavirus: Frequently asked questions about your Humana coverage

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[H humana.com/coronavirus/coverage-faqs](https://www.humana.com/coronavirus/coverage-faqs)

## **Q. What does it mean to waive member costs for treatment related to Coronavirus?**

A. We want to make this as simple as possible for members and health care providers. Member copays, deductibles and coinsurance cost sharing will be waived for covered services for COVID-19 related tests and treatments regardless of where they take place. This could include telehealth, primary care physician visits, specialty physician visits, facility visits, labs, home health and ambulance services.

We also intend to cover the cost of FDA-approved vaccines and medications when they become available for members for whom we provide prescription drug coverage.

## **Q. Why is Humana doing this?**

A. We are here to help remove any potential barriers to care and ensure that health care is easily available, accessible and affordable for those seeking treatment related to COVID-19. This significant step is designed to help ease the burden on seniors and others who are facing challenging circumstances. We will continue to collaborate with industry and government leaders to ensure that our health care system works efficiently during this unprecedented time.

## **Q. Does this require a confirmed coronavirus diagnosis?**

A. No. Given the limited availability of COVID-19 testing, we will waive your costs for testing and treatment for suspected or confirmed COVID-19 cases, as indicated by the diagnosis codes submitted on the claim.

## **Q. Which member plans are eligible for waived treatment costs?**

A. We are waiving costs for:

- Humana Individual and Group Medicare Advantage members
- Humana Medicare supplement members
- Humana fully-insured group commercial members
- Humana Medicaid members
- And, Humana employee health plan members

## **Q. Are all member plans eligible- if not, why not?**

A. Not all member plans are eligible. This does not apply to TRICARE members and our commercial self-funded ASO clients. We are working in close partnership with the Defense Health Agency (DHA) to determine how to best support TRICARE beneficiaries.

Self-funded ASO clients bear the financial risk for coverage decisions, and we are not able to make coverage policy changes without their approval. We are reaching out to these clients to confirm whether they will follow our approach. If you are unsure if you fall into this category, you should confirm your employer-sponsored coverage type with your employer.

**Q. Are any of the existing medications that could help treat COVID-19 covered (e.g., anti-RA drugs, HIV/malaria drugs)**

A. We intend to cover member responsibility for medical cost of treatment and **FDA-approved** vaccines and medications **when they become available**. Currently, there are no FDA-approved vaccines or medications for the treatment of COVID-19. In the event you are prescribed non FDA approved medications for the treatment of COVID-19, the member will be responsible for any cost sharing required per the plan design.

**Q. Is Humana worried about pharmacy supply of RA/HIV/malaria drugs for the patients for whom the medicine is intended?**

A. We are continually monitoring the drug supply and have few concerns at this time, as pharmacies appear to be managing the situation appropriately.

**Q. Will these costs be included in or apply to the member's maximum out-of-pocket (MOOP)?**

A. Since the member cost share for COVID-19-related treatment is being waived, the waived amount will not be applied to MOOP.

**Q. When is this effective? Will it be retroactive for members who might have already paid cost-sharing, etc?**

A. This coverage decision will be retroactive to February 4, 2020.

**Q. When does this end?**

A. There is no current end date; we will reassess as circumstances change

**Q. Does this impact in- and out-of-network claims?**

A. Humana encourages members to continue to see or consult with in-network participating providers. We will cover the member responsibility for member copays, deductibles or coinsurance costs for COVID-19 related services for in-network or out-of-network covered

benefits during this time of crisis. However, for out-of-network providers, it's important to note that we may not be able to insulate our commercial insured members from unexpected balance billing. Therefore, we encourage the use of in-network providers.

**Q. Is Humana making it easier to get virtual care?**

A. Yes. To support members in social isolation and to avoid COVID exposure for members and their physicians, Humana is encouraging members to use telehealth (either video chat or over the phone) as their first option for care, including routine visits for primary care or specialty care. We are waiving our members' out-of-pocket costs for telehealth visits with participating in-network providers for the next 90 days, beginning February 4, 2020. This will apply to Humana's Medicare Advantage, Medicaid and employer-plan members and is limited to in-network providers.

**Q. What if I need a telemedicine visit for urgent care after the 90 days?**

A. Humana will continue to evaluate that end date by monitoring the situation, listening to your feedback and exploring ways we can support your health.

**Q. Is Humana doing anything to alert members at high-risk?**

A. Yes, Humana will proactively reach out to members most at-risk for COVID-19, as identified by their proximity to COVID-19 "hot spots", and those with multiple chronic conditions. The outreach materials to members will provide information on the virus, how they can protect themselves, and detail resources available to them in response to COVID-19.

**Q. Will Humana waive refill limits to ensure I have access to my regular medications?**

A. Yes. Humana is allowing early refills on prescription medicines through April 30, 2020, so members can prepare for extended supply needs—an extra 30- or 90-day supply, as appropriate.

**Q. What if I need early prescription refills after April 30, 2020?**

A. Humana will continue to evaluate that end date by monitoring the situation, listening to your feedback and exploring ways we can support your health.

**Q. I'm concerned about shortages. Will Humana Pharmacy have my medication and be able to fill and ship my medication to me?**

A. Humana Pharmacy is currently working with its suppliers to ensure patients do not experience disruptions in receiving their prescriptions in the future. The Food and Drug Administration is closely monitoring supply chains and asking all manufacturers to report any disruptions.

**Q. My state just issued an emergency order, can I get a one-time early refill of prescription drugs?**

A. Humana is allowing early refills on prescription medicines through April 30, 2020, so members can prepare for extended supply needs—an extra 30- or 90-day supply as appropriate.

**Q. Can I get tested now?**

A. Anyone in the US with symptoms can be tested for COVID-19 if ordered by a physician. The test is an oral/nasal swab that can be performed in the physician's office. Testing should be based on your provider's assessment of your specific situation. If you have concerns, we recommend that you reach out to your provider and follow their guidance. Federal officials are advising that tests be limited to people showing symptoms of COVID-19 and those who have come into close contact with people who have the virus. You should also advise your provider of your travel history.

**Q. What if I'm traveling overseas and get sick?**

A. In the event you are traveling overseas and have to be treated for COVID-19, treatment would be covered in accordance with your plan's benefits. If you're planning to travel overseas and have questions about your coverage, please call us at the number on the back of your member I.D. card.

**Q. Should I cancel my in-home care appointments because of COVID-19?**

A. No. Your care is important, and it's vital to maintain coordination with your healthcare providers. If you have a history of recent travel and symptoms like fever, cough, or shortness of breath, please consult your healthcare provider. Call ahead before you request a home visit and tell the representative about your symptoms and any recent travel.

**Q. What steps is Humana taking to ensure my safety when a nurse practitioner visits my home?**

A. Supporting our members through this time of uncertainty is important to us. To support you, we're following the most up-to-date advice from the CDC – on hand-washing, disinfection, protective garb, and other safety precautions – to keep you healthy.

**For additional questions:** Humana has trained a specialized group of call center employees to help support members with specific coronavirus questions and concerns, including assistance with accessing care through telemedicine. Members can call Humana's toll-free customer care line using the number on the back of their member ID card to be connected to this dedicated team of professionals.

