



Medicare Advantage Stands with Americans 65+ During COVID-19

The COVID-19 crisis has impacted every population, demographic, and community across the nation, but none have borne the brunt of this disease more heavily than Americans 65+. Medicare Advantage plans know the serious risk their members face, and are working together with doctors, nurses, and hospitals to ensure that every member has access to the quality, affordable care they need, all while staying safe.

Medicare Advantage plans are standing by their more than 24 million members to provide peace of mind, even amid a public health crisis, including waiving all patient cost-sharing for diagnostic testing for COVID-19, waiving costs to access primary care, and offering expanded benefits such as telehealth and mental health services.

Some of the actions that Medicare Advantage plans are taking to support their members during COVID-19 include:

Eliminating treatment costs for COVID-19 patients

[Anthem](#) is waiving member cost-sharing for COVID-19 treatment through December 31, 2020, including inpatient and outpatient services, respiratory services, durable medical equipment, and skilled-care needs for Medicare Advantage members.

[Excellus BlueCross BlueShield](#) has waived patient costs for COVID-19 treatment, including inpatient care and office, urgent care, or ER visits related to COVID-19 for Medicare Advantage members.

[Independent Health](#) has waived copayments and cost-sharing for COVID-19 medical testing, diagnosis, and treatment for its Medicare Advantage members.

[Optima Health](#) is waiving member cost-sharing for any necessary in-network or emergent out-of-network treatment of COVID-19 through November 30, 2020 for its Medicare Advantage plans.

[UPMC](#) is waiving all deductibles, co-insurance and co-pays for Medicare Advantage members for all in-network, inpatient COVID-19 treatment, as well as virtual health care visits with network providers through December 31, 2020.

Waiving primary care costs and bridging financial gaps

[Aetna](#), a CVS Health company, is waiving member out-of-pocket costs for all in-network primary care visits, whether done in-office and via telehealth, for any reason through December 31, 2020 for Medicare Advantage members.

[AlohaCare](#) is donating \$150,000 to local non-profit organizations that are helping at-risk families and individuals impacted by the COVID-19 pandemic. The donation includes monetary contributions to food banks across the state; 28,800 KN95 masks for health care workers at community health centers; and a grant for a new online platform to help identify areas of need in Hawaii.

[Blue Cross Blue Shield of Michigan](#) (BCBSM) and Blue Care Network (BCN) of Michigan will waive cost-sharing for Medicare Advantage members through December 31, 2020 for certain specific services that enable seniors to consult with their doctors and therapists about their health needs, both in-person and virtually. Members in BCBSM and BCN Medicare Advantage plans will be assured of no copays, coinsurance or deductibles for in-network in-person primary care services, behavioral health office visits, and telehealth services (for both medical and behavioral health).

[Blue Cross and Blue Shield of Minnesota](#) is reducing barriers to care for Medicare Advantage members by waiving member cost-sharing for in-network primary care, mental health, and substance use office visits for the duration of the public health emergency in 2020. Additionally, Medicare Advantage members will have expanded access to in-home wellness care and home test kits for some preventive screenings.

[BlueCross BlueShield of Tennessee](#) will waive Medicare Advantage member copayments for visits with in-network primary care and behavioral health care providers through December 31, 2020. This includes in-person and telehealth visits.

[Centene](#) is waiving all cost-sharing for in-network primary care, behavioral health, and telehealth visits for the remainder of the calendar year for Medicare Advantage members. Medicare Advantage members may also be eligible for extended meal benefits, annual wellness visit incentives and additional over-the-counter benefits for the remainder of 2020.

[Humana](#) is eliminating out-of-pocket costs for office visits so that Medicare Advantage members can reconnect with their health care providers. To reduce barriers, Humana is waiving in-network primary care costs, not only for COVID-19 costs, but all primary care visits for the rest of 2020. In addition, the company is waiving member costs for outpatient, non-facility based behavioral health visits through the end of year.

[Oscar](#) and Uno Health are partnering to help Oscar Medicare Advantage members unlock financial assistance, providing critical relief during the COVID-19 pandemic. Uno has helped Oscar Medicare Advantage members achieve an average financial assistance of more than \$5,000 per member. Oscar and Uno are helping more Medicare Advantage members tap into this government support.

Expanding telemedicine services and access to necessary prescription drugs

[Alignment Healthcare](#) is making sure plan benefits are available to its members from their homes such as mail-order delivery of prescription drugs. Members with a monthly over-the-counter allowance can order their items for mail delivery by phone or online. Alignment, a mission-based Medicare Advantage insurance company, is also offering members \$0 copay telehealth visits.

[Arkansas Blue Cross and Blue Shield and Health Advantage](#) is waiving member costs (copays, coinsurance, and deductibles) for telemedicine visits with in-network physicians (M.D.s, D.O.s), advance practice nurse practitioners and physician assistants. This includes wellness/preventative visits.

[Aspire Health Plan](#) has made its telehealth benefit available to Medicare Advantage members for no copay.

[Blue Cross of Idaho](#) is extending telehealth services for its members throughout the state until December 31, 2020. Members may continue to receive telehealth services via phone or video call from all in-network providers throughout Idaho.

[Commonwealth Care Alliance](#) has developed a clinician platform that provides a holistic view of each member including medical conditions, behavioral characteristics, and social needs. The platform enables clinicians to identify members at the highest risk and use telemedicine technology to contact and monitor these members.

[Florida Blue](#) is adding a free-to-member virtual care partner, Teladoc, for seniors and others on its Medicare Advantage plans. Additionally, during this pandemic, Florida Blue's network of primary care doctors and specialists will be able to treat patients virtually at their normal office visit rates. Additionally, all member cost-sharing payments for in-network primary care office and telehealth visits, as well as behavioral health-related office, outpatient and telehealth visits, will be waived for Florida Blue's Medicare Advantage plan members through December 2020.

[Inter Valley Health Plan](#) is providing more flexibility for Part D refill restrictions to allow members to receive their needed medications.

[PacificSource](#) is covering telehealth visits for COVID-19 testing and testing-related services at no cost to Medicare Advantage members. PacificSource has also expanded telehealth services to include behavioral health (including therapy and substance abuse), speech therapy, and occupational and physical therapy.

[Quartz Health Solutions](#)' Medicare Advantage members have access to early refills, without limits, through the duration of the public health emergency.

Addressing isolation, mental health, and substance abuse

[AvMed](#) will continue to provide its members with zero-dollar diagnostic testing, zero-dollar virtual visits, including behavioral health, through December 31, 2020. AvMed is encouraging members who need help managing their stress and anxiety about the COVID-19 outbreak to tap into their plan's behavioral health benefit.

[Cigna](#) is launching a pilot program to increase social connectivity among its Medicare Advantage members during the COVID-19 pandemic. Through the pilot, Cigna is reaching out proactively to many of its Medicare members to monitor their general health and well-being as well as daily needs during COVID-19, including food, housing, and transportation. Members will be able to opt-in to receive follow-up calls from the same Cigna representative to help cultivate meaningful connections. Cigna will also leverage its comprehensive data and analytics to identify Medicare Advantage members who may be at higher risk for health issues and complications for additional proactive outreach to help answer questions about COVID-19, conduct regular health checks and triage care to a medical professional, if necessary. The pilot program will initially reach 24,000 members with plans for rapid expansion.

[Highmark](#) has announced that its Medicare Advantage members in Pennsylvania and Delaware now have access to a comprehensive, technology-enabled opioid use disorder (OUD) program. The program help preserve treatment access and promote recovery during the COVID-19 pandemic and beyond.

[SCAN Health Plan](#) has launched Rally®, an interactive member engagement platform from digital health company Rally Health, Inc. Working in collaboration with Rally, SCAN is offering its Medicare Advantage members a digital solution that enables them to engage in online social communities, set and meet wellness goals, and get information about the health topics of interest to them. The introduction of an online interactive experience for health, wellness, and social connectivity comes as seniors' lives have been impacted significantly by the COVID-19 pandemic. [SCAN](#) has also waived copays for primary care visits, including those done virtually, through the end of the year for Medicare Advantage members, as well as copays for outpatient visits with behavioral health professionals.

As these [decisive actions](#) demonstrate, Medicare Advantage plans are committed to providing better services, better access to care, and better value to their members as our nation works to overcome the COVID-19 crisis. Be sure to contact your health insurance provider to see what services are available to you.

For more information about the coronavirus, visit [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus).

For more information about how health insurance providers are stepping up to fight the coronavirus, visit [ahip.org/health-insurance-providers-respond-to-coronavirus](https://www.ahip.org/health-insurance-providers-respond-to-coronavirus).