

What You Need to Know About COVID-19

COVID-19 (nCoV19) is a respiratory infection caused by a virus. It includes symptoms like fever, cough, and shortness of breath. Here are three tips:

① Keep it clean

Clean your hands with soap and water for 20 seconds after touching surfaces in public areas, and especially if you are around someone who isn't feeling well. Also, clean and disinfect frequently touched objects.

② Avoid contact with sick people

Avoid close contact with people who are sick and avoid traveling to locations where there are outbreaks of COVID-19. And if you get sick, stay home to avoid spreading the virus to others.

③ Contact HealthiestYou

There is currently no vaccine for COVID-19, but if you have symptoms of the virus, contact HealthiestYou and our doctors can evaluate your risk and help with next steps when necessary.

Get relief today for free! Visit telehealth4students.com or download the app.
For non-covered students, visits are \$40. Access these benefits and more through your My Account.

COVID-19 General Information

What is coronavirus?

COVID-19 is a respiratory infection. It is caused by an RNA virus called nCoV19 that is part of the SARS lineage of coronaviruses.

What are the symptoms?

The most common symptoms of COVID-19 are: fever, cough, and shortness of breath. Those who develop serious illness are often found to have pneumonia.

Is there a vaccine?

There is currently NO vaccine to protect against COVID-19. While there are numerous efforts underway to develop a vaccine, (in fact you may have heard the first human trial began on 3/17/2020) historical experience would suggest it will be at least a year before one is commercially available to the general public. Please refer to www.coronavirus.gov.

Who is most at risk?

Most cases of COVID-19 worldwide have been mild and >80% of infected individuals have been able to fully recover at home. However, some people are at higher risk of getting very sick from this illness and should take additional precautions. Those people include:

- People over the age of 60, particularly those over the age of 80;
- People who have chronic medical conditions like heart disease, diabetes, chronic lung disease, chronic renal disease, cancer and obesity; and
- People who have a suppressed immune system from medications or those that have a compromised immune system.

Early indication is that the cause of death in individuals with COVID-19 is sepsis, ARDS and/or cardiac arrest. Please refer to www.coronavirus.gov.

What should I do if I have symptoms?

If someone thinks they have been exposed to COVID-19 and develops symptoms such as fever, cough and/or difficulty breathing, they should first CALL a health care professional for medical advice. Please refer to www.coronavirus.gov.

Is it true that people can infect others before they themselves show any symptoms?

Yes. It is believed a person can be contagious several days before symptoms appear and up to 14 days after symptoms have ended. Please refer to www.coronavirus.gov.

COVID-19 Claims FAQ

What services are available to me if I think I might be sick or need to talk to someone?

Members who feel like they may have been exposed to COVID-19 are being advised to immediately call their provider. To find a network provider they can log into their My Account or use the mobile app.

*UnitedHealthcare Insurance Company insureds have access at no charge, when included with their medical plan, or at \$40 for all other students. To find out if your plan includes this benefit or any other benefits, access your My Account and select My Benefits, then Additional Benefits.

If you need to talk to someone but aren't sick, insureds have access to Student Assistance Program to assist telephonically including 24/7 counseling, health risks assessments, health/fitness calculators and other helpful resources. The phone number is available on your mobile app or in your My Account.

Additional Support Line

Optum is opening its **Emotional-Support Help Line**, providing access to specially trained mental health specialists to support people who may be experiencing anxiety or stress following the recent developments around COVID-19. Optum's toll-free help line number, 866-342-6892, will be open 24 hours a day, seven days a week, for as long as necessary. The service is free of charge and open to anyone.

Will testing and physician visits be covered for COVID-19?

Yes, we will be waiving cost sharing for COVID-19 diagnostic testing (virus/antigen) through January 20, 2021. Tests must be ordered by a physician or appropriately licensed healthcare professional for purposes of diagnosis or treatment of an individual member. We're also waiving cost sharing for COVID-19 testing related visits during this same period.

Will treatment be covered for COVID-19?

Yes, you will have \$0 cost-share (copay, coinsurance and deductible) for network visits, including a telehealth visit, for COVID-19 treatment through December 31, 2020. Out-of-network cost-share waivers end on October 22, 2020. As of October 23, 2020, cost sharing does apply.

Will cost sharing be waived for Telehealth visits?

All policies that have access to HealthiestYou telehealth will continue to provide virtual visits at no costs throughout the policy year. For other visits see below:

- For COVID-19 in-network-only telehealth services: the cost share waiver will extend through January 20, 2021.
- For COVID-19 out-of-network telehealth services: the cost share waiver will extend through January 20, 2021.
- For non-COVID-19 in-network-only telehealth services: cost sharing was waived through September 30, 2020. As of October 1, 2020, cost sharing does apply.
- For non-COVID-19 out-of-network telehealth services: cost sharing according to policy benefits does apply.

Can students obtain early refills on prescriptions?

Eligible UnitedHealthcare Insurance Company and OptumRx members who need an early prescription refill to ensure they have sufficient medication on hand may request one through their current pharmacy. Consider your current supply, as well as near-term medication needs to determine if you should refill early.

What about services performed outside of the US, will it be covered?

Yes, the claim will be subject to policy provisions and limitations. Any policy with an exclusion for services in their home country, the exclusion will be waived for the remainder of the 19-20 policy year and through the 20-21 policy year. If the policy includes HealthiestYou, our telehealth product, it will now allow free visits outside of the U.S. Contact the Customer Services number on your ID Card for more information.

My provider recommended I get a test, and I don't know where to go.

Visit <https://covid19testcenterlocator.uhc.com/> to find a test center.

COVID-19: Summary Dates by Program

Updated as of October 19, 2020

The following document is intended to be a quick reference guide for the beginning and end dates of temporary program, process or procedure changes that UnitedHealthcare Insurance Company has implemented as a result of COVID-19.

Cost-Share Waivers: Testing

Program or Benefit Scenario	Date Details	Additional Details
COVID-19 Diagnostic Testing	From February 4, 2020, through January 20, 2021, cost share will be waived for in-network and out-of-network tests.	<ul style="list-style-type: none"> •UnitedHealthcare Insurance Company will cover medically appropriate COVID-19 diagnostic testing (virus/antigen) at no cost share when ordered by a physician or appropriately licensed health care professional for purposes of diagnosis or treatment of an individual member. •UnitedHealthcare Insurance Company will cover testing for employment, education, public health, or surveillance purposes when required by applicable law. Benefits will be adjudicated in accordance with a member’s benefit plan; health benefit plans generally do not cover testing for surveillance or public health purposes. We continue to monitor regulatory developments during emergency periods.
COVID-19 Antibody Testing	From April 10, 2020, through January 20, 2021, cost share will be waived for in-network and out-of-network tests.	COVID-19 antibody testing must be an FDA-authorized COVID-19 antibody test ordered by a physician or appropriately licensed health care professional.
COVID-19 Testing-Related Visit	From February 4, 2020, through January 20, 2021, cost share will be waived for in-network and out-of-network testing-related visits.	Visit can be in-person or via telehealth.

Cost-Share Waivers: Treatment & Transportation

Program or Benefit Scenario	Date Details	Additional Details
COVID-19 Treatment	<ul style="list-style-type: none"> • From February 4, 2020, through October 22, 2020, cost share will be waived for in-network and out-of-network visits. • From October 23, 2020 through December 31, 2020, cost sharing will be waived for in-network visits. • Starting October 23, 2020, out-of-network coverage will be determined by the member's benefit plan. 	<ul style="list-style-type: none"> • Treatment must be for a COVID-19 diagnosis with an appropriate admission or diagnosis code. • Applies to office, telehealth, urgent care and emergency department visits, observation stays, inpatient hospital episodes, acute inpatient rehab, long-term acute care and skilled nursing facilities.
Transportation	<p>From February 4, 2020, through October 22, 2020 cost share will be waived.</p>	<ul style="list-style-type: none"> • For emergency and medically necessary non-emergency ground ambulance transportation for COVID-19-related services. • From February 2, 2020 through December 31, 2020, cost sharing is waived for ground transportation from facility to facility (acute to acute or acute to post-acute) for patients with a positive COVID-19 diagnosis. • For self-funded health plans, we will work with customers who want us to implement a similar approach on their behalf. Member cost sharing will apply.

Cost-Share Waivers: COVID-19 Telehealth

Program or Benefit Scenario	Date Details	Additional Details
<ul style="list-style-type: none"> • Telehealth • Virtual Check-Ins • Electronic Visits (e-visits) • Physical Therapy • Occupational Therapy • Speech Therapy • Chiropractic Therapy • Home Health and Hospice • Remote Patient Monitoring • Behavioral • Dental • Vision • Hearing 	<p><u>COVID-19 Testing</u> From February 4, 2020 through January 20, 2021, cost sharing will be waived for in-network and out-of-network testing-related telehealth visits.</p> <p><u>COVID-19 Treatment</u></p> <ul style="list-style-type: none"> • From February 4, 2020 through December 31, 2020, cost sharing will be waived for in-network telehealth treatment visits. • Out-of-network cost share waivers will end October 22, 2020. • Starting October 23, 2020, coverage for out-of-network services will be determined by the member's benefit plan. Implementation for self-funded customers may vary. 	<p>Benefits will be adjudicated in accordance with the member's health plan, if applicable.</p>

Cost-Share Waivers: Non-COVID-19 Telehealth

Program or Benefit Scenario	Date Details	Additional Details
<ul style="list-style-type: none"> • Telehealth • Virtual Check-Ins • Electronic Visits (e-visits) • Physical Therapy • Occupational Therapy • Speech Therapy • Chiropractic Therapy • Home Health and Hospice • Remote Patient Monitoring • Behavioral • Dental • Vision • Hearing 	<p><u>Non-COVID-19</u></p> <ul style="list-style-type: none"> • For in-network providers, the cost share waiver was extended for telehealth services through September 30, 2020. • For out-of-network providers, the cost share waiver for telehealth services does not apply. • As of October 1, 2020, benefits will be adjudicated in accordance with the member's benefit plan. 	<p>Benefits will be adjudicated in accordance with the member's health plan, if applicable.</p>

Telehealth Expansion

Program or Benefit Scenario	Date Details	Additional Details
<ul style="list-style-type: none"> • Telehealth • Medical • Behavioral • Physical Therapy • Occupational Therapy • Speech Therapy 	<p><u>COVID-19</u></p> <ul style="list-style-type: none"> • For in-network providers, the expansion of telehealth access for <u>COVID-19 testing and treatment</u> will extend through December 31, 2020. From January 1, 2021 and beyond, all in-network telehealth services and additional codes will be covered as outlined in our telehealth reimbursement policy. • For out-of-network providers, the expansion of telehealth access for <u>COVID-19 testing</u> will extend through January 20, 2021. • For out-of-network providers, the expansion of telehealth access for <u>COVID-19 treatment</u> will extend through October 22, 2021. As of October 23, 2020, out-of-network telehealth services are covered according to the member's benefit plan and UnitedHealthcare Insurance Company's standard telehealth reimbursement policy. <p><u>Non-COVID-19</u></p> <ul style="list-style-type: none"> • For in-network providers, the expansion of telehealth access will extend through December 31, 2020. From January 1, 2021 all in-network telehealth services and additional codes will be covered as outlined in our telehealth reimbursement policy. • For out-of-network providers, the expansion of telehealth access ended July 24, 2020. As of July 25, 2020, out-of-network telehealth services are covered according to the member's benefit plan and UnitedHealthcare Insurance Company's standard telehealth reimbursement policy. 	<p>The temporary policy changes apply to members whose benefit plans cover telehealth services and allow those patients to connect with their doctor through live, interactive audio-video or audio-only visits.</p>

Telehealth Expansion (cont.)

Program or Benefit Scenario	Date Details	Additional Details
Virtual Check-ins	<p><u>COVID-19</u></p> <ul style="list-style-type: none"> •For in-network providers, the expansion of telehealth access for <u>COVID-19 testing and treatment</u> will extend through December 31, 2020. From January 1, 2021 and beyond, in-network telehealth services and additional codes will be covered as outlined in our telehealth reimbursement policy. •For out-of-network providers, the expansion of telehealth access for <u>COVID-19 testing</u> will extend through January 20, 2021. •For out-of-network providers, the expansion of telehealth access for <u>COVID-19 treatment for new patients</u> will extend through October 22, 2020. As of October 23, 2020, out-of-network telehealth services are covered according to the member’s benefit plan and a UnitedHealthcare Insurance Company’s standard telehealth reimbursement policy. <p><u>Non-COVID-19</u></p> <ul style="list-style-type: none"> •For in-network providers, the expansion of telehealth access for new patients will extend through December 31, 2020. •From January 1, 2021, all in-network telehealth services and additional codes will be covered as outlined in our telehealth reimbursement policy. •For out-of-network providers, the expansion of telehealth access ended July 24, 2020. As of July 25, 2020, out-of-network telehealth services are covered according to the member’s benefit plan and UnitedHealthcare Insurance Company’s standard telehealth reimbursement policy. 	<p>UnitedHealthcare Insurance Company will reimburse providers when they have a brief communication using a technology- based service with a member, using HCPCS codes G2010 or G2012.</p>

Telehealth Expansion (cont.)

Program or Benefit Scenario	Date Details	Additional Details
<p>Chiropractic Therapy</p>	<p><u>COVID-19</u></p> <ul style="list-style-type: none"> •For in-network providers, the expansion of telehealth access for <u>COVID-19 testing and treatment</u> will extend through December 31,2020. •For out-of-network providers, the expansion of telehealth access for <u>COVID-19 testing and treatment services</u> will extend through October 22, 2020. As of October 23, 2020, out-of-network telehealth services are covered according to the member’s benefit plan and UnitedHealthcare Insurance Company’s standard telehealth reimbursement policy. <p><u>Non-COVID-19</u></p> <ul style="list-style-type: none"> •For in-network providers, the expansion of telehealth access will extend through December 31, 2020. •For out-of- network providers, the expansion of telehealth access ended July 24, 2020. As of July 25, 2020, out-of-network telehealth services are covered according to the member’s benefit plan and UnitedHealthcare Insurance Company’s standard telehealth reimbursement policy. 	<ul style="list-style-type: none"> •UnitedHealthcare Insurance Company will reimburse chiropractic therapy telehealth services provided by qualified health care professionals when rendered using interactive audio-video technology for in-network providers only, when covered according to the member’s benefit plan. •Chiropractors can use these available codes to bill as part of the temporary expansion of telehealth services <u>through December 31, 2020.</u>

Telehealth Expansion (cont.)

Program or Benefit Scenario	Date Details	Additional Details
Remote Patient Monitoring	Remote patient monitoring will be covered according to the member's benefit plan and UnitedHealthcare Insurance Company's standard telehealth reimbursement policy.	UnitedHealthcare Insurance Company considers digitally stored data services or remote physiologic monitoring services reported with CPT codes 99453, 99454, 99457, 99458, 99473, 99474, and 99091 eligible for reimbursement.
Electronic Visits (e-visits)	E-visits will be covered according to the member's benefit plan and UnitedHealthcare Insurance Company's standard telehealth reimbursement policy.	<ul style="list-style-type: none"> •UnitedHealthcare Insurance Company will reimburse providers when members communicate with their doctors using online patient portals, using CPT codes 99421-99423 and HCPCS codes G2061-G2063. •For these e-visits, the member must generate the initial inquiry, and communications can occur over a seven-day period.

Telehealth Expansion (cont.)

Program or Benefit Scenario	Date Details	Additional Details
<p>Home Health</p>	<p><u>COVID-19</u></p> <ul style="list-style-type: none"> • For in-network providers, the expansion of telehealth access for <u>COVID-19 testing and treatment</u> will extend through January 20, 2021. • For out-of-network providers, the expansion of telehealth access for <u>COVID-19 testing</u> will extend through January 20, 2021. • For out-of-network providers, the expansion of telehealth access for <u>COVID-19 treatment</u> will extend through October 22, 2020. As of October 23, 2020, out-of-network telehealth services are covered according to the member's benefit plan and UnitedHealthcare Insurance Company's standard telehealth reimbursement policy. <p><u>Non-COVID-19</u></p> <ul style="list-style-type: none"> • For in-network providers, the expansion of telehealth access will extend through December 31, 2020. • For out-of-network providers, the expansion of telehealth access ended July 24, 2020. As of July 25, 2020, out-of-network telehealth services are covered according to the member's benefit plan and UnitedHealthcare Insurance Company's standard telehealth reimbursement policy. 	<p>UnitedHealthcare Insurance Company will reimburse services provided by home health agencies when rendered using interactive audio-video technology for in-network providers only.</p>

Telehealth Expansion (cont.)

Program or Benefit Scenario	Date Details	Additional Details
<p>Hospice</p>	<p><u>COVID-19</u></p> <ul style="list-style-type: none"> •For in-network providers, the expansion of telehealth access will extend through December 31, 2020. •For out-of-network providers, the expansion of telehealth access will extend through October 22, 2020. <p><u>Non-COVID-19</u></p> <ul style="list-style-type: none"> •For in-network providers, the expansion of telehealth access will extend through December 31, 2020. •For out-of- network providers, the expansion of telehealth access ended July 24, 2020. •As of July 25, 2020, out-of-network telehealth services are covered according to the member’s benefit plan and UnitedHealthcare Insurance Company’s standard telehealth reimbursement policy. 	<p>UnitedHealthcare Insurance Company will reimburse services provided by hospice agencies for routine home care when rendered using interactive audio-video technology.</p>

Telehealth Expansion (cont.)

Program or Benefit Scenario	Date Details	Additional Details
<ul style="list-style-type: none"> • Dental • Vision • Hearing 	<p><u>COVID-19</u></p> <ul style="list-style-type: none"> • For in-network providers, the expansion of telehealth access for <u>COVID-19 testing and treatment</u> will extend through December 31, 2020. From January 1, 2021 through January 20, 2021, all in-network telehealth services will be covered in accordance with the member's benefit plan. • For out-of-network providers, the expansion of telehealth access for <u>COVID-19 testing</u> will extend through January 20, 2021. • For out-of-network providers, the expansion of telehealth access for <u>COVID-19 treatment</u> will extend through October 22, 2020. As of October 23, 2020, out-of-network telehealth services are covered according to the member's benefit plan and UnitedHealthcare Insurance Company's standard telehealth reimbursement policy. <p><u>Non-COVID-19</u></p> <ul style="list-style-type: none"> • For in-network providers, the expansion of telehealth access will extend through December 31, 2020. • For out-of-network providers, the expansion of telehealth access ended July 24, 2020. As of July 25, 2020, out-of-network telehealth services are covered according to the member's benefit plan and UnitedHealthcare Insurance Company's standard telehealth reimbursement policy. 	<p>The policy changes apply to members whose benefit plans cover telehealth services and allow those patients to connect with their provider, dentist, audiologist and fitters through live, interactive audio-video or audio-only visits. The following specialty plans will be covered according to the member's benefit plan.</p> <p><u>Dental</u> UnitedHealthcare Insurance Company dental will continue to reimburse providers for the applicable exam codes that coincide with the tele-dentistry codes through December 31, 2020.</p> <p><u>Vision</u> UnitedHealthcare Insurance Company vision will continue to reimburse providers for the applicable telehealth codes through December 31, 2020.</p> <p><u>Hearing</u> UnitedHealthcare Insurance Company hearing will continue to include telehealth claims notes on the broader hearing bundled service claims through December 31, 2020.</p>

Timely Filing & Prescription Refills

Program or Benefit Scenario	Date Details	Additional Details
Timely Filing Extensions	UnitedHealthcare Insurance Company is pausing the timely filing requirements time clock for claims that would have exceeded the filing limitation through January 20, 2021.	<ul style="list-style-type: none"> •Timely filing requirements have been extended an additional 60 days following the last day of the national emergency period, currently scheduled to end January 20, 2021. •Our standard timely filing requirements apply to claims that exceeded requirements prior to the national emergency period
Early Prescription Refills	Through July 15, 2020.	Members who have UnitedHealthcare Insurance Company prescription coverage or an Optum Rx pharmacy benefit can get an early prescription refill by calling the pharmacy number on their health plan ID card or speaking directly to a pharmacist. Members can also opt to have prescriptions delivered to their home through Optum Home Delivery. They can set up this option online by signing into their health plan account.

Referrals

Program or Benefit Scenario	Date Details	Additional Details
Referrals	n/a	Consistent with existing policy, members do not need a referral for emergency care. All other standard referral requirements continue to apply.

Prior Authorization

Program or Benefit Scenario	Date Details	Additional Details
Diagnostic Radiology for COVID-19 testing and testing-related services (diagnostic imaging)	Prior authorization is not required through January 20, 2021.	Providers are asked to submit a notification for CPT codes 71250, 71260, 71720 for members with a COVID-19 diagnosis or suspected diagnosis.
Durable Medical Equipment, Prosthetics, Orthotics and Supplies (DMEPOS)	<ul style="list-style-type: none"> •For prior authorizations approved before October 1, 2019, a new authorization is required. •Prior authorizations that were approved on or after October 1, 2019, were extended through September 30, 2020. •For prior authorizations for equipment and supply deliveries from March 31, 2020, through May 31, 2020. 	<ul style="list-style-type: none"> •Providers may complete a face-to-face assessment either through an in-person visit or using telehealth. •Prior authorization requirements resumed June 1, 2020. For new prior authorizations, providers may complete a face-to-face assessment either through an in-person visit or by telehealth. •Changes to notification and delivery requirements for equipment and supplies.
Embryo Cryopreservation (for plans with infertility benefits)	No prior authorization required for embryo cryopreservation from March 17, 2020, through April 30, 2020.	Temporary change in embryo cryopreservation coverage for members who started an IVF cycle and were ready for retrieval and embryo transfer, which was interrupted mid-cycle by COVID-19 restrictions.

Prior Authorization (cont.)

Program or Benefit Scenario	Date Details	Additional Details
Medical, Behavioral Health and Dental Services – Extensions of Existing Prior Authorizations	<ul style="list-style-type: none"> •90-day extension based on original authorization date with an end date or date of service between March 24, 2020, and May 31, 2020. •Prior authorizations on or after April 10, 2020, will not be subject to extension. 	For example: for a prior authorization with an original end date or date of service of April 30, 2020, the prior authorization would now extend through July 29, 2020.
Post-Acute Care Admission	Prior authorization suspended from March 24, 2020, through May 31, 2020.	Applies to admissions for long-term acute care facilities, acute inpatient rehabilitation, and skilled nursing facilities.
Site of Service Reviews	Prior authorization suspended from March 24, 2020, through May 31, 2020.	Applies to nearly 2,000 surgical codes.
Transfers to a New Provider	Prior authorization suspended from March 24, 2020, through May 31, 2020.	Prior authorization not required when a member moves to a different yet similar site of care for the same service (e.g., hospital transfers or practice transfers).

Resources

- For the most recent updates on COVID-19, visit the [Centers for Disease Control and Prevention](#) or [World Health Organization](#).