



# Answering the Call: Health Insurance Providers Act Swiftly as Part of the COVID-19 Solution

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Overcoming the COVID-19 crisis requires a far-reaching and coordinated response from governments and the free market. Health insurance providers play a critical role, and from the beginning, we have taken decisive action to help patients and curb the spread of the virus.

As Matt Eyles, AHIP President and CEO, said following a meeting with President Trump at the White House on March 11, 2020, *"No one should hesitate to see their doctor to get tested and treated for COVID-19 because of costs. Health insurance providers across the country have taken action to remove cost barriers to care."* Below are just some of the actions that health insurance providers have taken as part of the solution:

## TESTING AND TREATMENT – *At No Cost to Patients*

For the growing number of Americans infected or worried about being infected with COVID-19, health insurance providers are providing peace of mind. Health insurance providers moved swiftly to proactively eliminate patient cost sharing for COVID-19 diagnostic testing and treatment – no copay, no coinsurance required. Health insurance providers are continuously monitoring the scope of the COVID-19 crisis and many have been extending their cost-sharing waivers through the end of 2020.

## PRIOR AUTHORIZATION – *Waived*

The leaders of our industry have committed to accelerating access to care. Prior authorization is being waived for those seeking testing or treatment of COVID-19. This will speed patients' access to appropriate treatment.

## TELEHEALTH – *Encouraging and Expanding*

COVID-19 is threatening to overwhelm our health care system with infected patients. By waiving cost-sharing for telehealth services and expanding telemedicine programs, health insurance providers are facilitating care for the many Americans who are at home and need care.

Telehealth is especially beneficial for patients who are at a higher risk when leaving home to commute to the doctor's office. For doctors, expanded telehealth eases the burden on our health system, allowing hospitals to care for people who need it most, while limiting the exposure of health care workers to the disease. It also means they can stay in business and keep seeing patients who need their care. And many doctors are being paid at the same rate as an in-person visit during this national emergency to help contain the spread of the virus.

Health insurance providers have expanded their telehealth offerings to cover mental and behavioral health care. They also have been offering their members access to wellness apps and tools, as well as access to a wide network of specialist they can see virtually.

## PROVIDER CAPACITY – *Strengthening*

Early in the crisis, health insurance providers partnered with hospitals to enhance their capacity to provide care for the most vulnerable patients in the most affected and at-risk regions so they can more effectively manage an increasingly complex and uncertain environment.

The COVID-19 crisis has had a severe financial impact on several providers across the country. Health insurance providers have stepped in to offer financial assistance to providers that need it via relief funds and direct donations. Health insurance providers also advanced millions of dollars of claims payments to physicians and hospitals, helping to alleviate the financial pressures caused by the COVID-19 crisis.

## VULNERABLE POPULATIONS – *Delivering Support*

Across the country, health insurance providers are delivering support to their communities to ensure that vulnerable populations stay safe and healthy. Individual companies have made financial contributions directly to community organizations, including those working to help feed children and older Americans as well as to groups providing emergency health services for the most vulnerable. And managed long-term services and supports (MLTSS) plans are calling for policy solutions that would improve access for America's most vulnerable patients: From providing additional support and personal protective equipment to caregivers, to expanding telehealth access, to increasing flexibility in Medicaid benefits to address the COVID-19 public health emergency.

Health insurance providers are also working to reduce COVID-19's disproportionate impact on communities of color. These communities are experiencing higher rates of infection and death from COVID-19, as well as greater economic impacts.

Health insurance providers are engaging with local health care and social service providers to address socioeconomic needs including food security, employment, and housing, during the COVID-19 crisis and beyond. As they always have, health insurance providers are supporting their local businesses – from donating to restaurants and local businesses closed due to the COVID-19 crisis, to working with banks to help small businesses find loans through state or federal programs. Health insurance providers have also provided guidance and support on safely reopening local businesses and have been stressing the importance of maintaining routine health care during the COVID-19 crisis.

## SERVING ON THE FRONT LINES

Thousands of licensed medical experts work for health insurance providers. Several insurance providers are offering incentives to their medical professionals to serve on the front lines in the fight against the COVID-19 pandemic.

## STRENGTHENING THE NATIONAL RESPONSE

Ensuring that Americans confronting the coronavirus get the care they need is our top priority. As an industry, health insurance providers have also taken other steps to help strengthen the nationwide response:

**Offering Legislative Solutions** – Gaps in coverage can lead to serious disruptions in care and significant health consequences for American families. Unanticipated changes in coverage can cause unnecessary stress for Americans, especially for individuals who have serious or chronic health conditions. Health insurance providers have offered a [series of solutions](#) to make premiums more affordable for employers, employees and individuals; provide access to coverage for those who lack it today; and stabilize coverage for the customers and communities who rely on it.

**Partnering with Other Industries** – This moment requires all stakeholders in our health care system to work together, which is why health insurance providers have partnered with doctor, hospital, and pharmaceutical groups to outline urgent needs. In an unprecedented [joint letter](#) to the Vice President and Congressional Leaders, the industries used their shared perspectives on how we can head off growing challenges.

**Providing Resources to Fight Loneliness** – The response to COVID-19 has changed life for millions of Americans and threatens to accelerate a loneliness crisis in America. This issue is real, and that's why health insurance providers have been providing resources to help people avoid loneliness during a time of extraordinary social distancing.