

# 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](https://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.

## **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](http://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](http://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](http://www.coronavirus.gov).

# COVID-19 Claims FAQ

## Will the vaccines be covered?

Once FDA-authorized COVID-19 vaccines are publicly available, you will be able to get the vaccine at \$0 cost-share, no matter where you get the vaccine and including when two doses are required, at both in- and out-of-network providers through the national public health emergency period\*. The cost of COVID-19 FDA-authorized vaccine serums will initially be paid for by the government. Administration fees for in-network providers will be based on contracted rates. Administration fees for out-of-network providers will be based on published rates.

\*Does not apply to short-term limited duration health plans

## 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.

\*H&W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group 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 April 20, 2021. Tests must be ordered by a physician or appropriately licensed health care 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. This coverage applies to in-network and out-of-network tests and physician visits. This coverage applies to in-network and out-of-network tests and physician visits.

### **Will treatment be covered for COVID-19?**

Yes, you will have \$0 cost-share (copay, coinsurance and deductible) for network visits, for COVID-19 treatment through January 31, 2020. Out-of-network cost-share waivers ended 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 April 20, 2021.
- For COVID-19 out-of-network telehealth services: the cost share waiver will extend through April 20, 2021.
- For non-COVID-19 in-network-only telehealth services: cost share was previously 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 H&W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group 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 Vaccine Information**

## **What should I know about the COVID-19 vaccine?**

Many COVID-19 vaccines are being made. Most of the vaccines require you to get 2 doses. If the vaccine you receive requires 2 doses, you should get the second shot 3 to 4 weeks after you get the first one. You need to get both shots of the vaccine and wait 2 weeks to get maximum protection against COVID-19. Be sure you get 2 doses if required.

## **How much will I pay to get the COVID-19 vaccine?**

There is no charge to you for the COVID-19 vaccine through the national public health emergency. The U.S. government paid for the vaccines. Your health insurance company, Medicare or Medicaid will cover the cost for you to get the shot. You should not get a bill for the vaccine.

## **When can I get the vaccine?**

It takes time to make enough vaccines for everybody. The CDC recommends who should get the vaccine and your state decides when you can get the vaccine. Vaccination is occurring in phases. Those at highest risk of getting very sick with the disease will be vaccinated first. Health care workers and those in long-term care were among the first. Essential workers, people age 65 and older and those with certain health problems, like diabetes or heart disease, will get vaccinated before healthier people. Ask your doctor if you have questions about when you can get the vaccine. You get the vaccine at the places where you get a flu shot. This might be a doctor's office, pharmacy or other clinic.

### **Are there side effects?**

You can talk to your doctor about what will happen when you get the COVID-19 vaccine. Generally, side effects are signs the vaccine is working. There are some side effects.

- Your arm may be sore where you get the shot
- You might feel tired or have a fever after you get the shot

If you have side effects that bother you or do not go away, talk to your vaccination provider or doctor. In the case of an emergency, call 911. If your vaccine requires 2 shots, always get your second shot even if you had side effects. You need both shots for the vaccine to work.

### **Do I need to wear a mask after I get the vaccine?**

YES, wear a mask and follow social distancing rules after you get the vaccine. It might take 2 months until the vaccine protects you from getting sick. Everyone must keep wearing masks to protect yourself and others. Doctors and public health authorities will tell us when it is safe to be in public without a mask. Keep wearing your mask.

### **Member Resources:**

- [Symptom Checker](#) – check your risk for COVID-19
- [Testing Locator](#) –find a diagnostic testing center
- [COVID-19 Vaccines](#) –discover what you need to know about the vaccines

# **COVID-19: Temporary Provisions**

## **Summary Dates by Program**

Updated as of March 1, 2021

*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 H&W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company has implemented as a result of COVID-19.*

## Current Cost-Share Waivers: Testing

Program or Benefit Scenario	Date Details	Additional Details
<b>COVID-19 Diagnostic Testing</b>	From February 4, 2020, through April 20, 2021, cost share will be waived for in-network and out-of-network tests.	<ul style="list-style-type: none"> <li>• H&amp;W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company is covering 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.</li> <li>• H&amp;W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company is covering 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.</li> </ul>
<b>COVID-19 Antibody Testing</b>	From April 10, 2020, through April 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.
<b>COVID-19 Testing-Related Visits</b>	From February 4, 2020, through April 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.

## Current Cost-Share Waivers: Treatment

Program or Benefit Scenario	Date Details	Additional Details
<b>COVID-19 Treatment</b>	No cost share waivers are currently in effect. Coverage and cost sharing are adjudicated in accordance with the member's health plan.	N/A
<b>Monoclonal Antibody Treatment</b>	<ul style="list-style-type: none"> <li>•The investigational monoclonal antibody treatment will be considered a covered benefit during the national public health emergency period, currently set to end April 20, 2021. Patients should meet the emergency use authorization (EUA) criteria for FDA-authorized monoclonal antibody treatment in an outpatient setting.</li> <li>•Cost share will be waived for the administration (intravenous infusion) of monoclonal antibody treatments for in-network providers in outpatient settings through March 31, 2021.</li> <li>• Out-of-network coverage and cost sharing are adjudicated according to a member's benefit plan.</li> </ul>	FDA-Authorized Treatments: <ul style="list-style-type: none"> <li>•Bamlanivimab: -HCPCS code: Q0239 -Administration code: M0239</li> <li>•Casirivimab + Imdevimab : -HCPCS code : Q0243 -Administration code : M0243</li> </ul>

## Current Cost-Share Waivers: Transportation

Program or Benefit Scenario	Date Details	Additional Details
<b>Transportation</b>	No cost share waivers are currently in effect. Coverage and cost sharing are adjudicated in accordance with the member's health plan.	N/A

## Current Cost-Share Waivers: COVID-19 Telehealth

Program or Benefit Scenario	Date Details	Additional Details
<ul style="list-style-type: none"> <li>• Telehealth</li> <li>• Virtual Check-Ins</li> <li>• Electronic Visits (e-visits)</li> <li>• Physical Therapy</li> <li>• Occupational Therapy</li> <li>• Speech Therapy</li> <li>• Chiropractic Therapy</li> <li>• Home Health and Hospice</li> <li>• Remote Patient Monitoring</li> <li>• Behavioral</li> <li>• Dental</li> <li>• Vision</li> <li>• Hearing</li> </ul>	<p><b><u>COVID-19 Testing</u></b>            From February 4, 2020 through April 20, 2021, cost sharing will be waived for in-network and out-of-network testing-related telehealth visits.</p> <p><b><u>COVID-19 Treatment</u></b></p> <ul style="list-style-type: none"> <li>• <b>In network:</b> No cost share waivers are currently in effect.</li> <li>• <b>In network:</b> Effective January 1, 2021, most benefit plans include telehealth visits with in-network providers. Members will be responsible for any copay, coinsurance, or deductible according to their benefit plan.</li> <li>• <b>Out-of-network:</b> No cost share waivers are currently in effect. Coverage and cost sharing are adjudicated according to a member's health plan.</li> </ul>	<p>Benefits are adjudicated in accordance with the member's health plan, if applicable.</p>

# Current Cost-Share Waivers: Non-COVID-19 Telehealth

Program or Benefit Scenario	Date Details	Additional Details
<ul style="list-style-type: none"> <li>• Telehealth</li> <li>• Virtual Check-Ins</li> <li>• Electronic Visits (e-visits)</li> <li>• Physical Therapy</li> <li>• Occupational Therapy</li> <li>• Speech Therapy</li> <li>• Chiropractic Therapy</li> <li>• Home Health and Hospice</li> <li>• Remote Patient Monitoring</li> <li>• Behavioral</li> <li>• Dental</li> <li>• Vision</li> <li>• Hearing</li> </ul>	<p>No cost share waivers are currently in effect. Coverage and cost sharing are adjudicated in accordance with the member's benefit plan.</p>	<p>N/A</p>

## Current Telehealth Expansion & Coverage

Program or Benefit Scenario	Date Details	Additional Details
<ul style="list-style-type: none"> <li>• Telehealth</li> <li>• Medical</li> <li>• Behavioral</li> <li>• Physical Therapy</li> <li>• Occupational Therapy</li> <li>• Speech Therapy</li> </ul>	<p><b><u>COVID-19</u></b></p> <ul style="list-style-type: none"> <li>• <b>In-network testing and treatment:</b> As of January 1, 2021, in-network telehealth services and additional codes will be reimbursed as outlined in our telehealth reimbursement policy.</li> <li>• <b>Out-of-network:</b> the expansion of telehealth access for <u>COVID-19 testing</u> will extend through the national public health emergency period (currently scheduled to end April 20, 2021).</li> <li>• <b>Out-of-network:</b> As of October 23, 2020, out-of-network telehealth services are covered according to the member’s benefit plan and H&amp;W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company’s standard telehealth reimbursement policy.</li> </ul> <p><b><u>Non-COVID-19</u></b></p> <ul style="list-style-type: none"> <li>• <b>In network:</b> For in-network providers, the expansion of telehealth access extended through December 31, 2020. As of January 1, 2021 in-network telehealth services will be covered in accordance with the member’s benefit plan and our telehealth reimbursement policy. During the national public health emergency period, currently set to end April 20, 2021, additional codes may apply.</li> <li>• <b>Out-of-network:</b> 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 H&amp;W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company’s standard telehealth reimbursement policy.</li> </ul>	<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>

## Current Telehealth Expansion (cont.)

Program or Benefit Scenario	Date Details	Additional Details
<b>Virtual Check-ins</b>	<p><b><u>COVID-19</u></b></p> <ul style="list-style-type: none"> <li>• <b>In-network testing and treatment:</b> As of January 1, 2021, in-network telehealth services will be reimbursed as outlined in our telehealth reimbursement policy.</li> <li>• <b>Out-of-network COVID-19 testing:</b> The expansion of telehealth access for <u>COVID-19 testing</u> will extend through April 20, 2021.</li> <li>• <b>Out-of-network:</b> As of October 23, 2020, out-of-network telehealth services are covered according to the member’s benefit plan and H&amp;W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company’s standard telehealth reimbursement policy.</li> </ul> <p><b><u>Non-COVID-19</u></b></p> <ul style="list-style-type: none"> <li>• <b>In-network:</b> As of January 1, 2021, in-network telehealth services will be reimbursed as outlined in our telehealth reimbursement policy.</li> <li>• <b>Out-of-network:</b> As of July 25, 2020, out-of-network telehealth services are covered according to the member’s benefit plan and H&amp;W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company’s standard telehealth reimbursement policy.</li> </ul>	<ul style="list-style-type: none"> <li>• H&amp;W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company will reimburse providers when they have a brief communication using a technology- based service with a member, using HCPCS codes G2010 or G2012.</li> <li>• Beginning January 1, 2021, HCPCS codes G2250, G2251 and G2252 will be available codes.</li> </ul>

## Current Telehealth Expansion (cont.)

Program or Benefit Scenario	Date Details	Additional Details
<b>Chiropractic Therapy</b>	No telehealth expansion provisions are currently in effect. Telehealth services for chiropractic therapy will be reimbursed according to the member's benefit plan.	N/A
<b>Remote Patient Monitoring</b>	No telehealth expansion provisions are currently in effect. Remote patient monitoring will be reimbursed according to the member's benefit plan and H&W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company's standard telehealth reimbursement policy.	H&W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group 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.
<b>Electronic Visits (e-visits)</b>	E-visits will be covered according to the member's benefit plan and H&W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company's standard telehealth reimbursement policy.	<ul style="list-style-type: none"> <li>•H&amp;W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company will reimburse providers when members communicate with their doctors using online patient portals, using CPT codes 99421-99423 and 98970-98972.</li> <li>•For these e-visits, the member must generate the initial inquiry, and communications can occur over a seven-day period.</li> </ul>

## Current Telehealth Expansion (cont.)

Program or Benefit Scenario	Date Details	Additional Details
Home Health	<p><b><u>COVID-19 and Non-COVID-19 In-Network Testing and Treatment</u></b></p> <ul style="list-style-type: none"> <li>• No telehealth expansion provisions for in-network COVID-19 services are currently in effect.</li> <li>• As of January 1, 2021, in-network telehealth services and additional codes as outlined in our telehealth reimbursement policy will be reimbursed.</li> </ul> <p><b><u>COVID-19 Out-of-Network COVID-19 Testing</u></b></p> <ul style="list-style-type: none"> <li>• For out-of-network providers, the expansion of telehealth access for <u>COVID-19 testing</u> will extend through April 20, 2021. Services must be performed using live, interactive audio-video while the patient is at home.</li> </ul> <p><b><u>Out-of-Network COVID-19 Treatment</u></b></p> <ul style="list-style-type: none"> <li>• No telehealth expansion provisions for out-of-network COVID-19 treatment are currently in effect. Telehealth services for out-of-network home health therapy will be reimbursed according to the member's benefit plan.</li> </ul>	N/A

## Current Telehealth Expansion (cont.)

Program or Benefit Scenario	Date Details	Additional Details
<ul style="list-style-type: none"> <li>• Dental</li> <li>• Vision</li> <li>• Hearing</li> </ul>	<p><b><u>COVID-19</u></b></p> <ul style="list-style-type: none"> <li>• <b>In-network testing and treatment:</b> Beginning January 1, 2021 through the national public health emergency period (currently scheduled to end April 20, 2021), in-network telehealth services (including originating site requirements) will be reimbursed in accordance with the member's benefit plan.</li> <li>• <b>Out-of-network COVID-19 testing:</b> For out-of-network providers, the expansion of telehealth access for <u>COVID-19 testing</u> will extend through April 20, 2021.</li> <li>• <b>Out-of-network COVID-19 treatment:</b> No telehealth expansion provisions are currently in effect. Out-of-network telehealth services will be reimbursed according to the member's benefit plan.</li> </ul> <p><b><u>Non-COVID-19</u></b></p> <ul style="list-style-type: none"> <li>• No telehealth expansion provisions are currently in effect. Non-COVID-19 telehealth services will be reimbursed according to the member's benefit plan, whether that treatment is provided by and in- or out-of-network provider.</li> </ul>	<p>N/A</p>

## Current Telehealth Expansion (cont.)

Program or Benefit Scenario	Date Details	Additional Details
<b>Hospice</b>	No telehealth expansion provisions are currently in effect. Telehealth services for hospice will be reimbursed according to the member's benefit plan.	H&W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company will reimburse services provided by hospice agencies for routine home care when rendered using interactive audio-video technology.

## Current Timely Filing & Prescription Refills

Program or Benefit Scenario	Date Details	Additional Details
<b>Timely Filing Extensions</b>	H&W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company is pausing the timely filing requirements time clock for claims that would have exceeded the filing limitation during the national emergency period that began on March 1, 2020.	<ul style="list-style-type: none"> <li>•Timely filing requirements have been extended an additional 60 days following the last day of the national emergency period, currently scheduled to end April 20, 2021.</li> <li>•Our standard timely filing requirements apply to claims that exceeded requirements prior to the national emergency period.</li> </ul>

## Current Referrals

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

## Current Prior Authorization Provisions

Program or Benefit Scenario	Date Details	Additional Details
<b>Diagnostic Radiology for COVID-19 Testing and Testing-Related Services (Diagnostic Imaging)</b>	Prior authorization is not required through April 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.
<b>Durable Medical Equipment, Prosthetics, Orthotics and Supplies (DMEPOS)</b>	Normal prior authorization requirements are in effect. Any temporary changes to these requirements that are put into place will be communicated directly to the impacted geographies and/or facilities.	N/A
<b>Embryo Cryopreservation (for International Student Injury and Sickness Plans with infertility benefits)</b>	Normal prior authorization requirements are in effect. Any temporary changes to these requirements that are put into place will be communicated directly to the impacted geographies and/or facilities.	N/A
<b>Medical, Behavioral Health and Dental Services – Extensions of Existing Prior Authorizations</b>	Normal prior authorization requirements are in effect. Any temporary changes to these requirements that are put into place will be communicated directly to the impacted geographies and/or facilities.	N/A
<b>Post-Acute Care Admission, Site of Service Reviews, and Transfers to a New Provider</b>	Normal prior authorization requirements are in effect. Any temporary changes to these requirements that are put into place will be communicated directly to the impacted geographies and/or facilities.	n/a

## **Appendix: Previous Temporary Provisions**

*The following pages outline temporary program provisions and/or suspensions that were implemented in response to COVID-19.*

*All of these provisions and suspensions are no longer in effect—the information is included here simply for your reference.*

# Expired Cost-Share Waivers: Treatment

Program or Benefit Scenario	Date Details	Additional Details
<p><b>COVID-19 Treatment</b></p>	<p><b><u>In-Network</u></b></p> <ul style="list-style-type: none"> <li>• From February 4, 2020 through October 22, 2020, cost sharing was waived for in-network and out-of-network visits.</li> <li>• From October 23, 2020 through December 31, 2020, cost sharing was waived for in-network visits and inpatient and outpatient COVID-19 treatment.</li> <li>• From January 1, 2021 through January 31, 2021, cost sharing will be waived for COVID-19 inpatient treatment at in-network facilities. For in-patient admissions that begin before January 31, 2021, cost sharing is waived until the patient is discharged.</li> <li>• Beginning February 1, 2021, cost sharing will be adjudicated in accordance with the member’s benefit plan.</li> </ul> <p><b><u>Out-of-Network</u></b></p> <ul style="list-style-type: none"> <li>• From February 4, 2020 through October 22, 2020, cost sharing was waived for in-network and out-of-network visits.</li> <li>• As of October 23, 2020, out-of-network coverage is determined by the member’s benefit plan.</li> </ul>	<ul style="list-style-type: none"> <li>• Treatment must be for a COVID-19 diagnosis with an appropriate admission or diagnosis code.</li> <li>• Applies to observation stays, inpatient hospital episodes, acute inpatient rehab, long-term acute care and skilled nursing facilities.</li> <li>• This applies to remdesivir and convalescent plasma administered consistent with FDA authorizations for emergency use. See below for additional details on monoclonal antibody treatment.</li> </ul>

# Expired Cost-Share Waivers: Transportation

Program or Benefit Scenario	Date Details	Additional Details
<p><b>Transportation</b></p>	<ul style="list-style-type: none"> <li>• From February 4, 2020, through December 31, 2020 cost share was waived for:               <ul style="list-style-type: none"> <li>-emergency and medically necessary non-emergency ground ambulance transportation for COVID-19-related services</li> <li>-ground transportation from facility to facility (acute to acute or acute to post-acute) for patients with a positive COVID-19 diagnosis.</li> </ul> </li> <li>• From January 1, 2021 through January 31, 2021 cost share will be waived for emergency ground transportation that results in an in-patient admission for COVID-19 treatment at an in-network facility.</li> </ul>	<p>N/A</p>

# Expired Cost-Share Waivers: COVID-19 Telehealth

Program or Benefit Scenario	Date Details	Additional Details
<ul style="list-style-type: none"> <li>• Telehealth</li> <li>• Virtual Check-Ins</li> <li>• Electronic Visits (e-visits)</li> <li>• Physical Therapy</li> <li>• Occupational Therapy</li> <li>• Speech Therapy</li> <li>• Chiropractic Therapy</li> <li>• Home Health and Hospice</li> <li>• Remote Patient Monitoring</li> <li>• Behavioral</li> <li>• Dental</li> <li>• Vision</li> <li>• Hearing</li> </ul>	<p><b><u>COVID-19 Testing</u></b></p> <p><b><u>In network:</u></b>            From February 4, 2020 through December 31, 2020 cost sharing will be waived for in-network telehealth treatment visits.</p> <p><b><u>Out-of-Network</u></b></p> <ul style="list-style-type: none"> <li>• From February 4, 2020 through October 22, 2020, cost sharing was waived for out-of-network telehealth treatment visits.</li> </ul>	<p>N/A</p>

# Expired Cost-Share Waivers: Non-COVID-19 Telehealth

Program or Benefit Scenario	Date Details	Additional Details
<ul style="list-style-type: none"> <li>• Telehealth</li> <li>• Virtual Check-Ins</li> <li>• Electronic Visits (e-visits)</li> <li>• Physical Therapy</li> <li>• Occupational Therapy</li> <li>• Speech Therapy</li> <li>• Chiropractic Therapy</li> <li>• Home Health and Hospice</li> <li>• Remote Patient Monitoring</li> <li>• Behavioral</li> <li>• Dental</li> <li>• Vision</li> <li>• Hearing</li> </ul>	<p><b><u>Non-COVID-19</u></b></p> <ul style="list-style-type: none"> <li>• <b>In network:</b> the cost share waiver for telehealth services extended through September 30, 202.</li> <li>• <b>Out-of-network:</b> the cost share waiver for telehealth services did not apply</li> </ul>	<p>Benefits are adjudicated in accordance with the member's health plan, if applicable.</p>

# Expired Telehealth Expansion Provisions

Program or Benefit Scenario	Date Details	Additional Details
<ul style="list-style-type: none"> <li>• Telehealth</li> <li>• Medical</li> <li>• Behavioral</li> <li>• Physical Therapy</li> <li>• Occupational Therapy</li> <li>• Speech Therapy</li> </ul>	<p><b><u>COVID-19</u></b></p> <ul style="list-style-type: none"> <li>• <b>In-network:</b> the expansion of telehealth access for COVID-19 testing and treatment for in-network providers through December 31, 2020.</li> <li>• <b>Out-of-network treatment:</b> the expansion of telehealth access for COVID-19 treatment for out-of-network extended through October 22, 2020.</li> </ul> <p><b><u>Non-COVID-19</u></b></p> <ul style="list-style-type: none"> <li>• <b>In network:</b> the expansion of telehealth access extended through December 31, 2020.</li> <li>• <b>Out-of-network:</b> the expansion of telehealth access ended July 24, 2020.</li> </ul>	<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>

## Expired Telehealth Expansion (cont.)

Program or Benefit Scenario	Date Details	Additional Details
<b>Virtual Check-ins</b>	<p><b><u>COVID-19</u></b></p> <ul style="list-style-type: none"> <li>• <b>In network:</b> the expansion of telehealth access for COVID-19 testing and treatment extended through December 31, 2020.</li> <li>• <b>Out of network:</b> the expansion of telehealth access for COVID-19 treatment for new patients extended through October 22, 2020.</li> </ul> <p><b><u>Non-COVID-19</u></b></p> <ul style="list-style-type: none"> <li>• <b>In network:</b> the expansion of telehealth access for new patients extended through December 31, 2020.</li> <li>• <b>Out of network:</b> the expansion of telehealth access ended July 24, 2020.</li> </ul>	<ul style="list-style-type: none"> <li>• H&amp;W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company will reimburse providers when they have a brief communication using a technology- based service with a member, using HCPCS codes G2010 or G2012.</li> <li>• Beginning January 1, 2021, HCPCS codes G2250, G2251 and G2252 will be available codes.</li> </ul>

## Expired Telehealth Expansion (cont.)

Program or Benefit Scenario	Date Details	Additional Details
<p><b>Chiropractic Therapy</b></p>	<p><b><u>COVID-19</u></b></p> <ul style="list-style-type: none"> <li>• <b>In network:</b> the expansion of telehealth access for <u>COVID-19 testing and treatment</u> extended through December 31, 2020.</li> <li>• <b>Out-of-network:</b> the expansion of telehealth access for <u>COVID-19 testing and treatment services</u> extended through October 22, 2020.</li> </ul> <p><b><u>Non-COVID-19</u></b></p> <ul style="list-style-type: none"> <li>• <b>In network:</b> the expansion of telehealth access extended through December 31, 2020.</li> <li>• <b>Out-of-network:</b> the expansion of telehealth access ended July 24, 2020.</li> </ul>	<ul style="list-style-type: none"> <li>• H&amp;W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group 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.</li> <li>• Chiropractors can use these <a href="#">available codes</a> to bill as part of the temporary expansion of telehealth services <u>through December 31, 2020.</u></li> </ul>

## Expired Telehealth Expansion (cont.)

Program or Benefit Scenario	Date Details	Additional Details
Home Health	<p><b><u>COVID-19</u></b></p> <ul style="list-style-type: none"> <li>• <b>In network:</b> the expansion of telehealth access for <u>COVID-19 testing and treatment extended</u> through December 31, 2020.</li> <li>• <b>Out-of-network treatment:</b> the expansion of telehealth access for COVID-19 treatment through October 22, 2020.</li> </ul> <p><b><u>Non-COVID-19</u></b></p> <ul style="list-style-type: none"> <li>• <b>In network:</b> the expansion of telehealth access extended through December 31, 2020.</li> <li>• <b>Out-of-network:</b> the expansion of telehealth access ended July 24, 2020.</li> </ul>	<p>H&amp;W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company will reimburse services provided by home health agencies when rendered using interactive audio-video technology for in-network providers only.</p>
Hospice	<p><b><u>COVID-19</u></b></p> <ul style="list-style-type: none"> <li>• <b>In network:</b> the expansion of telehealth access extended through December 31, 2020.</li> <li>• <b>Out-of-network:</b> the expansion of telehealth access extended through October 22, 2020.</li> </ul> <p><b><u>Non-COVID-19</u></b></p> <ul style="list-style-type: none"> <li>• <b>In network:</b> For in-network providers, the expansion of telehealth access extended through December 31, 2020.</li> <li>• <b>Out-of-network:</b> 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 H&amp;W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company's standard telehealth reimbursement policy.</li> </ul>	<p>H&amp;W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company will reimburse services provided by hospice agencies for routine home care when rendered using interactive audio-video technology.</p>

## Expired Telehealth Expansion (cont.)

Program or Benefit Scenario	Date Details	Additional Details
<ul style="list-style-type: none"> <li>• <b>Dental</b></li> <li>• <b>Vision</b></li> <li>• <b>Hearing</b></li> </ul>	<p><b><u>COVID-19</u></b></p> <ul style="list-style-type: none"> <li>• <b>In network:</b> the expansion of telehealth access for COVID-19 testing and treatment extended through December 31, 2020</li> <li>• <b>Out-of-network:</b> the expansion of telehealth access for COVID-19 treatment extended through October 22, 2020. As of October 23, 2020, out-of-network telehealth services are covered according to the member's benefit plan.</li> </ul> <p><b><u>Non-COVID-19</u></b></p> <ul style="list-style-type: none"> <li>• <b>In network:</b> the expansion of telehealth access extended through December 31, 2020.</li> <li>• <b>Out-of-network:</b> 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.</li> </ul>	<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><b><u>Dental</u></b> H&amp;W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company dental will reimburse providers for the applicable exam codes that coincide with the tele-dentistry codes through December 31, 2020.</p> <p><b><u>Vision</u></b> H&amp;W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company vision will reimburse providers for the applicable telehealth codes through December 31, 2020.</p> <p><b><u>Hearing</u></b> H&amp;W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company hearing will include telehealth claims notes on the broader hearing bundled service claims through December 31, 2020.</p>

## Expired Timely Filing & Prescription Refills

Program or Benefit Scenario	Date Details	Additional Details
<b>Timely Filing Extensions</b>	<ul style="list-style-type: none"> <li>•Claims with a 2020 service date submitted on or after January 1, 2020, through June 30, 2020, were not denied for failure to meet timely filing deadlines.</li> <li>•As of July 1, 2020, UnitedHealthcare is following standard timely filing requirements.</li> </ul>	Our standard timely filing requirements apply to claims that exceeded requirements prior to the national emergency period
<b>Early Prescription Refills</b>	Through July 15, 2020.	Members who have H&W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company prescription coverage or an Optum Rx pharmacy benefit could get an early prescription refill by calling the pharmacy number on their health plan ID card or speaking directly to a pharmacist. Members could also opt to have prescriptions delivered to their home through Optum Home Delivery. They set up this option online by signing into their health plan account.

## Expired 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. Note that Florida, Maryland and Rhode Island have state requirements for referrals.

## Expired Prior Authorization Provisions

Program or Benefit Scenario	Date Details	Additional Details
<b>Durable Medical Equipment, Prosthetics, Orthotics and Supplies (DMEPOS)</b>	<ul style="list-style-type: none"> <li>•For prior authorizations approved before October 1, 2019, a new authorization is required.</li> <li>•Prior authorizations that were approved on or after October 1, 2019, were extended through September 30, 2020.</li> <li>•For prior authorizations for equipment and supply deliveries from March 31, 2020, through May 31, 2020.</li> </ul>	<ul style="list-style-type: none"> <li>•Providers could complete a face-to-face assessment either through an in-person visit or using telehealth</li> <li>•Normal prior authorization requirements resumed June 1, 2020</li> </ul>
<b>Embryo Cryopreservation (for plans with infertility benefits)</b>	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.

## Expired Prior Authorization Provisions (cont.)

Program or Benefit Scenario	Date Details	Additional Details
<b>Medical, Behavioral Health and Dental Services – Extensions of Existing Prior Authorizations</b>	<ul style="list-style-type: none"> <li>• Prior authorizations received an automatic 90-day extension based on the original authorization date with an end date or date of service between March 24, 2020 and May 31, 2020.</li> <li>• Prior authorizations on or after April 10, 2020 were not subject to extension.</li> </ul>	For example: For a prior authorization with an original end date or date of service of April 30, 2020, the prior authorization was extended through July 29, 2020
<b>Post-Acute Care Admission</b>	<ul style="list-style-type: none"> <li>• Prior authorization suspended from March 24, 2020 through May 31, 2020. Applied to admissions for long-term acute care facilities, acute inpatient rehabilitation and skilled nursing facilities..</li> <li>• From December 18, 2020 through January 31, 2021, prior authorization requirements for admission to in-network skilled nursing facilities were temporarily suspended.</li> </ul>	n/a
<b>Site of Service Reviews</b>	Prior authorization suspended from March 24, 2020, through May 31, 2020.	Applied to nearly 2,000 surgical codes.
<b>Transfers to a New Provider</b>	<ul style="list-style-type: none"> <li>• Prior authorization suspended from March 24, 2020, through May 31, 2020.</li> <li>• From December 18, 2020 through January 31, 2021, prior authorization requirements are temporarily suspended for admission to in-network skilled nursing facilities.</li> </ul>	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](#).