Ohio Association of Health Plans

Health Insurers are Acting Quickly to be Part of the COVID-19 Solution

Overcoming the COVID-19 pandemic requires a far-reaching and coordinated response from governments and the private sector. Health plans play a critical role, and from the beginning, we have taken decisive action to assist our members, customers and provider partners to curb the spread of the virus. Below are just some of the actions that health plans have taken as part of the solution:

- **Testing** - Health plans are covering testing for COVID-19.
- **Treatment** - Health plans are covering the doctor visits and treatments needed to recover from this disease.
- **Telehealth** - Health plans are working to encourage use of telehealth and expand access to telehealth by using tools such as: Apps, video and telephonic telehealth tools.

Health plans are getting creative about helping their members and the community during the COVID-19 pandemic. Below are some examples of what different health plans are doing:
- Delivering prescriptions
- Providing access to delivered meals for medically frail members
- Providing 3-month memberships to Amazon Prime to increase access to delivered groceries and other essentials
- Setting up member hotlines as a resource to navigate benefits
- Assisting members in navigating delayed or canceled elective procedures
- Assisting employees with childcare who were affected by school closures
- Donating personal protective equipment to various providers
- Allowing telephonic telehealth coverage for members with no cost sharing

In support of the Ohio Department of Insurance's COVID-19 response, health plans are taking several steps to increase access and flexibility.
- Bulletin 2020-02 – Access to Coverage for Ohioans Impacted by the COVID-19 Virus:
  - This bulletin contains directives for insurers in regard to access to coverage for Ohioans impacted by COVID-19. This will ensure members have access to need health care services for the testing and treatment of COVID-19 by promoting access to coverage.

- Bulletin 2020-03 – Health Insurance Coverage Flexibility for Ohio Employers
  - This bulletin contains directives for insurers regarding coverage flexibility for Ohio employers. Specifically, the bulletin will provide flexibility for employee eligibility, grace period for premium payments, continuation coverage, and special enrollment.

- Bulletin 2020-04 – Temporary Suspension of Pharmacy Audits during Declared State of Emergency
  - This bulletin orders third party administrators, including: PBMS, health insurance companies, and other entities licensed pursuant to the laws of Ohio relating to insurance, to suspend pharmacy audits during the state of emergency.

- Bulletin 2020-05 – COVID-19 Testing and Treatment: Out-of-Network Coverage
  - This bulletin contains directives for health plan issuers that reimburse the costs of health care services under a health benefit plan in Ohio. Specially, COVID-19 testing and treatment, as well as out-of-network coverage. This will ensure that consumers get the testing and treatment they need without worrying about an associated surprise bill.

Medicaid managed care plans are partnering with the Ohio Department of Medicaid to take actions to address COVID-19:

- Emergency Telehealth Rule:
  - Working with the ODM and OhioMHAS, Ohio Medicaid managed care plans have expanded and enhanced telehealth options for Medicaid recipients. ODM executed emergency rules to relax regulations so more people can be served safely in their homes, rather than needing to travel to health care providers' facilities. The ODM and OhioMHAS emergency rules ensure both new and existing patients can access a wide variety of telehealth services. The rules ease restrictions on provider/patient locations and the types of technologies and interactions that can be used for telehealth services.
- Ohio's Medicaid managed care plans also work with ODM on a number of responses through an amendment to the Medicaid Managed Care Provider Agreement. These include but are not limited to:
  - Easing of prior authorization requirements; and
  - Ensuring access to prescription drugs (90 day supply, access to home delivery services and over the counter medications).

OAHP and our member plans applaud Governor DeWine's quick action to take the necessary steps to combat COVID-19 in Ohio. OAHP is committed to continue to work with our health care and government partners to ensure Ohioans are getting the COVID-19 care they need. We're all in this together.