

## **COVID-19 information from Simply Healthcare Plans, Inc. (March 24 update)**

Simply Healthcare Plans, Inc. is closely monitoring COVID-19 developments how they will impact our customers and our health care provider partners. Our clinical team is actively monitoring external queries and reports from the Centers for Disease Control and Prevention (CDC) to help us determine what action is necessary on our part.

To help address care providers' questions, Simply has developed the following frequently asked questions:

### **What is Simply doing to prepare?**

Simply is committed to help provide increased access to care while eliminating costs to help alleviate the added stress on individuals, families and the nation's healthcare system.

These actions are intended to support the protective measures taken across the country to help prevent the spread of COVID-19 and are central to our commitment to remove barriers and support communities through this unprecedented time.

Simply is committed to help our members gain timely access to care and services in a way that places the least burden on the healthcare system. Our actions should reduce barriers to seeing a doctor, getting tested and maintaining adherence to medications for long-term health issues.

### **COVID-19 testing and visits associated with COVID-19 testing**

Simply will waive cost shares for Medicare members — including copays, coinsurance and deductibles — for COVID-19 tests and visits associated with the COVID-19 test (including visits to determine if testing is needed). Tests samples may be obtained in many settings including a doctor's office, urgent care, ER or even drive-thru testing once available. While a test sample cannot be obtained through a telehealth visit, the telehealth provider can connect patients with a test. The waivers apply to members who have individual, employer-sponsored, Medicare and Medicaid plans.

### **Telehealth (video + audio):**

For 90 days effective March 17, 2020, Simply health plans will waive member cost shares for telehealth visits, including visits for mental health or substance use disorders, for our Medicare plans.

Cost sharing will be waived for members using our authorized telemedicine service, LiveHealth Online, and for telehealth received from other providers delivering virtual care through internet video and audio services.

\* LiveHealth Online is an independent company providing telehealth services on behalf of Simply Healthcare Plans, Inc.

### **Telephonic-only care**

For 90 days effective March 19, 2020, Simply will cover telephonic-only visits with in-network providers. Out-of-network coverage will be provided where required. This includes covered visits for mental health or substance use disorders and medical services for Medicare plans. Cost shares will be waived for in-network providers only. Exceptions include chiropractic services and physical, occupational, and speech therapies. These services require face-to-face interaction and therefore are not appropriate for telephone-only consultations.

### **Prescription coverage**

Simply is also providing coverage for members to have an extra 30-day supply of medication on hand. We are encouraging that when member plans allow that they switch from 30-day home delivery to 90-day home delivery.

### **Will Simply waive member cost shares For COVID-19 testing and visits associated with COVID-19 testing?**

Simply will waive cost shares for our Medicare and Medicaid plan members — including copays, coinsurance and deductibles — for the COVID-19 test and associated visits. Tests samples may be obtained in many settings including a doctor's office, urgent care, ER or even drive-through testing once available. While a test sample cannot be obtained through a telehealth visit, the telehealth provider can connect members with testing. The waivers apply to Medicare and Medicaid plans.

### **What services are appropriate to provide via telehealth?**

- Simply covers telehealth (i.e., video + audio) services for providers who have access to those platforms/capabilities today.
- Effective March 17, 2020, Simply will waive member cost share for telehealth (video + audio) visits, including visits for mental health or substance abuse disorders, for our Medicare plans for 90 days. Cost sharing will be waived for members using LiveHealth Online as well as care received from other providers delivering virtual care through internet video + audio services.

### **Will Simply cover telephone-only services in addition to telehealth via video + audio?**

Simply does not cover telephone-only services today (with limited state exceptions) but we are providing this coverage for 90 days effective March 19, 2020, to reflect the concerns we have heard from providers about the need to support continuity of care for members during extended periods of social distancing. Simply will cover telephone-only medical and behavioral health services from in-network providers and out-of-network providers when required by state law. Simply will waive associated cost shares for in-network providers only, except where a broader waiver is required by law. Exceptions include chiropractic services, physical, occupational, and speech therapies. These services require face-to-face interaction and therefore are not appropriate for telephone-only consultations. Self-insured plan sponsors may opt out of this program.

### **What codes would be appropriate to consider for a telehealth visit with a patient who wants to receive health guidance related to COVID-19?**

For telehealth (video + audio) visits, please bill according to the most current guidance from CMS for this service in the Original Medicare program.

For telephonic-only visits, please bill using codes 99441, 99442, 99443, 98966, 98967, and 98968.

Note that coding for Medicare Advantage claims for either telehealth (video + audio) visits or telephonic-only visits could change in the future based on updated guidance from CMS.

### **How is Simply monitoring COVID-19?**

Simply is monitoring COVID-19 developments and what they mean for our associates and those we serve. We are fielding questions about the outbreak from our customers, members, providers and associates. Additionally, our clinical team is actively monitoring external queries and reports from the Centers for Disease Control and Prevention to help us determine what, if any, action is necessary on our part to further support our stakeholders.

Simply has a business continuity plan for serious communicable disease outbreaks, inclusive of pandemics, and will be ready to deploy the plan if necessary.

Our enterprise-wide business continuity program includes recovery strategies for critical processes and supporting resources, automated 24/7 situational awareness monitoring for our footprint and critical support points, and the Virtual Command Center for Emergency Management command, control and communication.

In addition, Simply has established a team of experts to monitor, assess and help facilitate timely mitigation and response where it has influence as appropriate for the evolving novel coronavirus threat.

### **Does Simply have recommendations for reporting, testing and specimen collection?**

The CDC updates these recommendations frequently as the situation and testing capabilities evolve. See the latest information from the CDC: <https://www.cdc.gov/coronavirus/2019-nCoV/hcp/clinical-criteria.html>.

### **What diagnosis codes would be appropriate to consider for a patient with known or suspected COVID-19?**

The CDC has provided coding guidelines related to COVID-19: <https://www.cdc.gov/nchs/data/icd/ICD-10-CM-Official-Coding-Guidance-Interim-Advice-coronavirus-feb-20-2020.pdf>.

### **Is Simply waiving member cost-shares when a member needs treatment from a doctor or a hospital related to COVID-19?**

No. The waiver of member cost shares is for the COVID 19 test and visits to get the COVID-19 test. This waiver does not apply to treatment.

However, keep in mind telehealth visits for any covered treatment do not require member cost sharing for 90 days. See other FAQs for details.

### **What member cost-shares will be waived by Simply affiliated health plans for virtual care through internet video + audio or telephonic-only care?**

Effective March 17, 2020, Simply will waive member cost share for telehealth (video + audio) visits, including visits for behavioral health, for our fully insured employer plans, Individual plans, Medicare plans and Medicaid plans where permissible for 90 days. Cost sharing will be waived for members using LiveHealth Online as well as care received from other providers delivering virtual care through internet video + audio services. Self-insured plan sponsors may opt out of this program.

Effective March 19, 2020, Simply will cover telephone-only medical and behavioral health services from in-network providers and out-of-network providers when required by state law for 90 days. Simply will waive associated cost shares for in-network providers only except where a broader waiver is required by law.

Exceptions include chiropractic services, physical, occupational, and speech therapies. These services require face-to-face interaction and therefore are not appropriate for telephone-only consultations. Self-insured plan sponsors may opt out of this program.

**Does Simply require a prior authorization on the focused test used to diagnose COVID-19?**

No, prior authorization is not required for diagnostic services related to COVID-19 testing.

**In case of mass epidemic, how can you ensure that your contracted providers can still provide services?**

Simply is committed to working with and supporting its contracted providers. Our benefits already state that if members do not have appropriate access to network doctors that we will authorize coverage for out-of-network doctors as medically necessary.

In addition, Simply's telehealth provider, [LiveHealth Online](#), is another safe and effective way for members to see a doctor to receive health guidance related to COVID-19 from their home via mobile device or a computer with a webcam.

**Are you aware of any limitations in coverage for treatment of an illness/virus/disease that is part of an epidemic?**

Our standard health plan contracts do not have exclusions or limitations on coverage for services for the treatment of illnesses that result from an epidemic.

**Is LiveHealth Online prepared for the number of visits that will increase to telehealth?**

As there is a heightened awareness of COVID-19 and more cases are being diagnosed in the United States, LiveHealth Online is increasing physician availability and stands ready to have doctors available to see the increase in patients, while maintaining reasonable wait times.

**Does Simply expect any slowdown with claim adjudication because of COVID-19?**

We are not seeing any impacts to claims payment processing at this time.

**What is the best way that providers can get information members on alternative virtual care offerings?**

The website <https://www.anthem.com> and the member-facing blog (<https://www.anthem.com/blog/member-news/how-to-protect>) are great resources for members with questions and are being updated regularly.

Anthem members have access to telehealth 24/7 through LiveHealth Online. Members can access LiveHealth Online at <https://livehealthonline.com> or by downloading the LiveHealth Online app from the App Store or Google Play.

Anthem members also can call the Anthem 24/7 NurseLine at the number listed on their Anthem ID card to speak with a registered nurse about health questions.

