

Carrier	Guideline
Aetna	Aetna will waive copays for COVID-19 related diagnostic testing in approved laboratory locations for patients who meet CDC testing guidelines and when ordered by a physician. For the next 90 days (through May 2020), Aetna will offer zero copay telemedicine visits - for any reason. Telemedicine should be the patient's first line of defense to limit exposure. Through Aetna's Healing Better program, members who are diagnosed with COVID-19 will receive a care package with CVS over-the-counter medications to help relieve symptoms. The package also will include household cleaning supplies to help keep the home protected from potential exposure. Self-insured plan sponsors can opt out of this program.
Anthem	For fully-insured health plans, Anthem will waive out of pocket expenses for the focus test used to diagnose COVID-19 for patients who meet CDC testing guidelines. The member will pay any other out of pocket expenses related to COVID-19 unless determined otherwise by state law and regulation.
Blue Shield of California	Blue Shield is waiving all cost-sharing and any prior approval for Covid-19 testing prescribed by a physician for all members enrolled in Blue Shield's fully insured plans. This includes cost-sharing for hospital, urgent care, emergency room, and office visits where the visit is to screen or test for the virus. Blue Shield also will not require prior authorization for medically necessary emergency care, consistent with our current practice. Blue Shield of California is recommending members use their Teladoc service or to report their condition to a family doctor or urgent care clinic.
CalCPA Health	Follows the Anthem guideline above.
CaliforniaChoice	See Carrier Specific Information
Covered California for Small Business	See Carrier Specific Information
Health Net	Health Net will waive member cost-sharing for COVID-19 medically necessary testing/screenings in doctor offices, urgent care, and outpatient hospital settings, including emergency departments for patients who meet CDC testing guidelines.
Kaiser Permanente	For patients with symptoms who meet the criteria, Kaiser will make the appropriate arrangements for testing. Kaiser members will not have to pay costs for COVID-19 screening and testing. Kaiser will not charge member cost sharing such as deductibles, copays and coinsurance for all necessary screening and testing. This policy applies to services at Kaiser hospitals, emergency departments, urgent care and provider locations for the purpose of screening or testing for COVID-19. If diagnosed with COVID-19, services including hospitalization will be covered and charged in accordance with the member's plan coverage.
MediExcel	When a member meets CDC at-risk guidelines, MediExcel will waive member's cost-sharing for medically necessary testing for COVID-19. This includes copays for hospital, urgent care, and provider office visits where the purpose is to be screened/tested for Coronavirus.
Sharp	Sharp covers COVID-19 screenings and testing when recommended by their health care provider as medically necessary for patients who meet CDC testing guidelines.
UnitedHealthcare	Will waive member cost-sharing including copays, coinsurance and deductibles for diagnostic testing of COVID-19 at approved locations in accordance with CDC guidelines for commercial insured.

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