



March 2020

President's Message



These are unprecedented times in most of our lives. Most, if not all of us have not experienced a health emergency that could touch us personally. And now it is especially important to have health insurance coverage in case you are infected by this deadly virus. While we would like to do more, what we can do is continue to provide premium assistance to any of our client groups who keep their staff on their health plan. We are waiving the requirement for a payroll report if a group has laid off or furloughed their staff in April and May but we do need the health insurance invoice and proof of payment.

This is a very fluid situation with news coming out every day. There is too much to include in this newsletter but we have tried to include all that we think you may want or need. We hope this will be a resource for you during this time of need. Please keep in mind some of the information

presented here may be outdated as we write this so please keep your attention on the news and other resources for information. For example, the Cares Act which you can read about [here](#) is not included and Cigna and Humana both just announced they are waiving all cost sharing for Covid-19 services. A special thank you to Tayler Quigley for her enormous help in putting this together.

Thank you to everyone for your support and please Be Safe and Be Well!

James I. Rodriguez, FACHE
President & CEO

TDI Insurance Updates

The Texas Department of Insurance (TDI) [issued a bulletin](#) to help consumers and the insurance industry during the COVID-19 outbreak.

- TDI expects all insurers to work with policyholders who may experience financial hardships due to the COVID-19 outbreak. TDI encourages insurers to use grace periods for payments, temporary suspension of premium payments, payment plans, and other actions to allow continuing insurance coverage as appropriate.
- Auto-draft payments may continue unless you notify your insurance carrier to ask for temporary suspension due to hardship from Covid-19.

Telemedicine Costs Waived

Many major carriers, including Humana, Aetna, and Blue Cross Blue Shield are waiving their telemedicine costs for all urgent care needs for the next 30-90 days. This is a list of usual virtual visit costs along with the temporary changes. Check with your insurance plan for specific details.

It's advised that members should get set up with the virtual providers NOW so they are ready to use the service if they get sick. Taking a few minutes now to set up a log in, enter medical history, and note current prescriptions will save time later when they need virtual care.

Aetna - AFA Teladoc: lesser of \$40 or PCP copay

- For the next 90 days, Aetna will offer zero co-pay telemedicine visits for any reason. Aetna members should use telemedicine as their first line of defense in order to limit potential exposure in physician offices. Cost sharing will be waived for all video visits through the CVS MinuteClinic app, Aetna-covered Teladoc offerings and in-network providers delivering synchronous virtual care (live video conferencing) for small group plan designs.

All Savers - Healthiest You: \$0 copay all plans (all family members covered, even if they're not on your plan!)

BCBS - MD Live: same as PCP copay, up to \$44 for HDHP

- Blue Cross and Blue Shield of Texas (BCBSTX) today announced that it will temporarily lift cost-sharing for medically necessary medical and behavioral health services delivered via telemedicine. This applies to all fully insured members who receive covered in-network telemedicine services. This applies from now to April 30th, 2020, and may extend longer.

Humana - Doctor on Demand: \$0 for Copay, Simplicity, Efficiency, and Canopy plans, up to \$56 for HDHP (generation 16 plans same as PCP copay up to \$56 max)

- To help reduce the risk of infection and spread of disease, Humana is encouraging members to use telemedicine (e.g., video chat) as a first line of defense for all urgent

care needs. The company will waive costs for telemedicine visits for urgent care needs for the next 90 days

Humana LFP - Doctor on Demand: \$0 for Copay, Simplicity, Coinsurance, and Canopy plans, up to \$56 for HDHP (generation 14 & 17 plans same as PCP copay up to \$56 max)

- To help reduce the risk of infection and spread of disease, Humana is encouraging members to use telemedicine (e.g., video chat) as a first line of defense for all urgent care needs. The company will waive costs for telemedicine visits for urgent care needs for the next 90 days

United Healthcare - Doctor on Demand: \$0 for copay plans, up to \$50 for HDHP

- Medicare Advantage and Medicaid members can continue to access their existing telehealth benefit offered through one of our designated partners without cost sharing. Cost sharing for members with a telehealth benefit through their employer-sponsored plan will be waived through June 18, 2020.

Carrier Websites For COVID-19

Insurance providers have each responded to these unprecedented times with increased access and resources to support members through COVID-10 questions and concerns. Find out the details provided by each carrier below.

Medical Carriers

UnitedHealthcare: <https://www.uhc.com/health-and-wellness/health-topics/covid-19>

Humana: <https://www.humana.com/coronavirus/coverage-faqs>

BCBS: <https://www.bcbstx.com/company-info/alerts-announcements>

Scott & White Health Plan: <https://www.swhp.org/coronavirus>

Aetna AFA: <https://www.aetna.com/individuals-families/member-rights-resources/covid19.html>

Cigna: <https://www.cigna.com/individuals-families/health-wellness/topic-disaster-resource-center/coronavirus-public-resources>

Ancillary Carriers

Principal: <https://www.principal.com/insurance-coverage-and-covid-19>

MetLife: https://www.metlife.com/COVID-19_US_Customer/

Guardian: <https://www.guardianlife.com/covid-19/helping-brokers-employers-understand-covid-19-coronavirus>

Dental Select: <https://www.dentalselect.com/our-response-to-covid-19/>

Resources

Community and National Resource Compliations

COVID-19 Resource Group

FB group created by the Travis County delegation to the Texas House of Representatives. Here you can ask questions or get connected with additional community resources.

City of Austin Information and Resources

Compilation of info about FAQ's, stay at home order, telehealth services, private resources for buying groceries and other essentials, as well as free at-home entertainment resources for the whole family.

Benefit Mail's National Resource Page

Good compilation of national resources for health news and policy, and economic sector info.

Taylor's Google Doc of National and Central Texas Resources

Economic

ATX Small Business Resource Directory

Small business resources offered by local, state, and federal governments and non-profit agencies.

SBA Disaster Loan

With the governor's statewide disaster declaration, Texas business owners impacted by COVID-19 can now apply for an Economic Injury Disaster Loan from the U.S. Small Business Administration.

Economic Development Department

Businesses can turn to the Economic Development Department for **free business coaching**, **emergency planning resources**, and a **Family Business Loan Program**

Unemployment Benefits

Texas has now waived the traditional 10-day waiting period to access unemployment benefits for those eligible. The Texas Workforce Commission (TWC) is also waiving work search requirements for all claimants. If your employment has been affected by COVID-19, apply for benefits via the online portal or by calling TWC's Tele-Center at 800-939-6631 from 8 a.m.- 6

p.m. Central Time Monday through Friday. They are currently experiencing a high volume of users so it may take a few times to get through.

Food

School Meal Resources

In light of school closures, many local school districts are providing curbside meal pickup for all students. For more information on services available, please follow the link to your appropriate ISD below:

[Austin ISD](#)

[Pflugerville ISD](#)

[Round Rock ISD](#)

[Del Valle ISD](#)

[Elgin ISD](#)

[Manor ISD](#)

You can also explore Texas Education Agency's new meal finder here: <https://txschools.gov/>

Central Texas Food Bank

The Central Texas Food Bank continues to be a resource for those in need during this time. [Find a food pantry nearest you](#) or if you are able to help others during this challenging time, [please consider donating](#). The Central Texas Food Bank expects a dramatic increase in demand for their services to our region and just \$5 can provide 40 meals to Central Texans in need.

Health

CommUnity Care

Travis county residents without insurance can call 512-978-9015, especially if experiencing Corona virus symptom

Central Health

General Covid-19 questions, care for undocumented citizens, healthcare access.

Medical Access Program (MAP)

Healthcare Access for Travis County residents with low income, who are not eligible for or enrolled in Medicaid or Medicare and do not have private insurance. Call Central Health at 512-978-8130. Application [here](#)

Free/Affordable counseling services in Austin.

Austin Psychology and Assessment Center

Tele-health therapy sessions at a lower cost. They primarily serve children, adolescents, and families.

Volunteer/Donate

Donate Personal Protective Supplies

The [Austin Disaster Relief Network](#) is establishing locations for the public to drop off any extra supplies such as hand sanitizer, N95 masks, and latex-free gloves. With growing shortages in protective supplies for our health care professionals on the front lines, every donation is essential.

Frontline Food

Gofundme to support local restaurants and feed healthcare workers

WeAreBlood

Donate blood

Foster/adopt an animal with Austin Animal Center

Austin Pets Alive also needs fosters and donations
