

MARCH 18, 2020 | CARRIER

Highmark: COVID-19 Telemedicine & Virtual Medicine Services for ASO and Fully Insured Customers

This email is intended for producers in western Pennsylvania, central Pennsylvania, and northeastern Pennsylvania, West Virginia, and Delaware.

This email applies to ASO and Fully Insured clients, including Medicare Advantage, and ACA members.

We wanted to make you aware that Highmark is expanding the scope of its temporary COVID-19 Relief Program, *effective immediately for 90 days* (as of March 13, 2020).

This expansion is part of Highmark's continued effort to address the needs of our members during the COVID-19 (coronavirus) outbreak.

Under this expanded program, cost-sharing and co-payments associated with in-network and contracted telemedicine and virtual medicine visits will be waived.

This waiver will apply to all telemedicine and virtual visits regardless of whether the visit is related to the diagnosis or treatment of COVID-19 (this includes general medicine, behavioral health, and tele dermatology visits). As was the case for waived cost-sharing for COVID-19 testing, the member's plan will pay for all waived cost-sharing for telemedicine and virtual visits.

Highmark will default all members, including High Deductible Health Plan members, as recipients of this additional cost-sharing waiver. Clients should consider this option with their tax/benefits counsel in light of recent IRS guidance regarding COVID-19 related cost-sharing waivers for High Deductible Health Plans.

If an ASO Client Chooses to Opt Out of the Waiver Program

The Highmark Sales Team will be reaching out to ASO clients to inform our mutual clients that as a self-insured plan sponsor, implementation of the additional waiver for all telemedicine and virtual visits is their option.

If a client chooses to opt out of the additional waiver program they must **inform their Highmark Client Manager in writing of their intent not to participate** in the additional cost-sharing waiver program by 5 p.m. (Eastern Time) on **Friday, March 20, 2020**. If a client chooses to opt out of the program, we will apply their decision retroactive to the effective date.

How can members get the latest information on COVID-19 and Highmark?

To ensure our members have continued access to the latest information regarding Highmark and COVID-19, they should visit www.HighmarkAnswers.com (<https://cl.exct.net/?qs=554c7520878de221122d70c565a5a8be2ec178667abf6b6b6da918e9ffa4efd27166152fae5393a670f9e7be2bebd5a288775026a8cf7c2a>)

to get the latest information about how Highmark is helping to keep members safe during this time.

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