ALL SAVERS

Note: The public health emergency was extended through January 10, 2023.

INFORMATION IN THIS SECTION IS SPECIFIC TO ALL SAVERS.

Is there a Virtual Visit option for members? Update 4/21/22

Virtual Visit options are available to members in many plans. Where available, and if covered under the member’s plan, members can schedule a Virtual Visit with a provider. Virtual Visit providers Teladoc® HealthiestYou, AmWell® and Doctor On Demand™ have developed guidelines for members who think they may have been infected by COVID-19.

A member’s Virtual Visit is a good place to discuss concerns and symptoms. Where indicated, the Virtual Visit provider may refer the member to their physician.

When a COVID-19 diagnostic test is done, the test and test-related virtual visit will be covered at no cost share when billed with the appropriate codes.

How does this change apply to All Savers? Update 6/8/20

All Savers level-funded members already have access to $0 Virtual Visits through our partnership with HealthiestYou. For the All Savers fully insured membership that does not currently have access to this benefit, this service will be available to them until September 30, 2020.

Has UnitedHealthcare changed Telehealth guidelines for All Savers? Update 10/24/20

To increase system access and flexibility when it is needed most, we are expanding our telehealth policies to make it easier for people to connect with their health care provider. People will have access to telehealth services in two ways – through a Virtual Visit national provider or through a medical provider, such as the members physician.

- **COVID-19 Telehealth:** Cost share waiver (copayment, deductible, coinsurance) for in-network and out-of-network telehealth coverage for COVID-19-related services.
- **Non COVID in-network telehealth services:** Through September 30, 2020, cost share is waived for in-network non-COVID covered telehealth services, for individual and fully insured group market health plans, and for self-funded employers that opted in.
- **Non COVID out-of-network telehealth services:** Out-of-network telehealth services do not include the cost-share waiver and is processed in accordance with the group’s health

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benefits plan if the service is eligible. Expanded telehealth non-COVID-19 services ended July 24, 2020.

- **Virtual Visits**: For individual and group market health plan members, many members can access their Virtual Visits benefits through one of UnitedHealthcare’s national designated providers (HealthiestYou) without any cost share (copayment, deductible or coinsurance) through the public health emergency. COVID-19 diagnosis will be reimbursed based on zero cost share. After September 30, the member pays copay upfront and be reimbursed for COVID diagnostic service. Non-COVID-19 Virtual Visits end September 30, 2020.

- **Expanded Provider telehealth Access for COVID-19** — Effective March 18, and through December 31, 2020, all eligible network medical providers who have the ability and want to connect with their patient through synchronous virtual care (live video conferencing) or audio-only (telephone) can do so. Effective dates may vary based on state laws. This applies to all fully insured clients and self-insured clients that are following the fully insured guidelines.

**Do we send All Savers subscribers to UHC.com also? Are all the same practices being done by both UHC and All Savers?** *Update 11/19/20*

For general information on COVID-19, All Savers members can utilize UHC.com; benefit specific information is on the All Savers member portal myallsaversconnect.com. All Savers is following the same practices that are in place as with Fully Insured, including coverage during reduction of work hours, and Virtual Visit and telehealth coverage.

**What continuation of coverage applies to my All Savers plan and one or more employees are terminated as a result of COVID-19?** *New 3/30/20*

Standard COBRA continuation protocols apply.

**What if employees are terminated and either they do not elect COBRA or there is no COBRA available because the group health plan has been discontinued or group is not eligible for COBRA?** *New 3/30/20*

If employees are terminated and either they do not elect COBRA or there is no COBRA available, the employee has the opportunity to enroll in the Exchange in their state. Both Small employers and Individuals must elect Exchange Market Place Coverage within 60 days of the termination, or they will have to wait until the next open enrollment period.

UnitedHealthcare offers people a range of individual health insurance plans. Interested individuals may contact (800) 827-9990 to speak with an advisor who can assist.

They can also visit [https://www.healthmarkets.com](https://www.healthmarkets.com) to apply directly.
Are telehealth visits covered for behavioral health as well as medical for All Savers? Update 6/8/20

All Savers members will have access to behavioral health services through our Virtual Visit partnership with HealthiestYou. Members will have the ability to schedule a behavioral health appointment in the HealthiestYou mobile app.

All Savers® fully insured product
Administrative services may be provided by United HealthCare Services, Inc. and its affiliates for insurance products underwritten by All Savers Insurance Company. 3100 AMS Blvd., Green Bay, WI 54313, (800) 291-2634.

All Savers® Alternate Funding
Administrative services provided by United HealthCare Services, Inc. or their affiliates. Stop-loss insurance is underwritten by All Savers Insurance Company (except MA, MN, and NJ), UnitedHealthcare Insurance Company in MA and MN, and UnitedHealthcare Life Insurance Company in NJ. 3100 AMS Blvd., Green Bay, WI 54313 (800) 291-2634.

What has been extended for COVID-19 treatment? New 12/29
Between Jan. 1, 2021 and Jan. 31, 2021, UnitedHealthcare has extended medically necessary network inpatient COVID-19 treatment at no cost share for fully insured groups and for All Savers and ASO groups that follow UnitedHealthcare standard COVID-19 coverage.

This extension applies only to inpatient COVID-19 treatment with a COVID-19 diagnosis.

Did this treatment extension apply to All Savers? Update 12/29
Yes, we are extending the policy to our All Savers plans. All Savers groups will have medically necessary inpatient COVID-19 treatment at no cost share extended through January 31/2021. For All Savers clients who have questions, they should call the All Savers Customer Call Center at (800) 291-2634.

COVID-19 VACCINES

What documentation will be required to get the COVID-19 vaccine? Update 3/3/22
• For All Savers plans, show the All Savers medical ID card.

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• At the vaccination appointment, health care professionals will likely want to understand the member’s health status. Members should be prepared to share current medical conditions and medications. The member’s All Savers online account is also a resource where members can find a snapshot of their health status, including medical conditions and medications.

As more is known, this information will be updated.

**Does UnitedHealthcare cover the COVID-19 vaccine, and how will they cover the vaccine? Update 10/15/22**

Yes. Members will have $0 costshare (copayment, coinsurance or deductible) for FDA-authorized COVID-19 vaccines, as outlined below, including when two doses or a booster are required:

• For All Savers plans, members have $0 cost-share at both in- and out-of-network providers through the national public health emergency period, currently scheduled through January 10, 2022. This applies to Alternate Funded emergency Plans and Fully Insured.

**What is the process for approving FDA-authorized vaccines and then how do members know if they are eligible for a COVID-19 vaccine and where can they get a vaccine? Update 12/12/21**

As a COVID-19 vaccines are FDA [authorized for emergency use](#), the Advisory Committee of Immunization Practices (ACIP) meets to recommend it, and if recommended the Centers for Disease Control and Prevention (CDC) Director will review and approve who should get the vaccine first.

It is likely the vaccine will first be made available to health care workers and residents of long-term care facilities, then essential workers and people at high risk, such as those over 65 years old or with certain medical conditions.

At first, we expect the vaccine to be at limited health care sites because of storage needs and availability. We will keep [uhc.com](#) updated as more information on locations becomes available.

Members who are selected to be in the first groups to get a COVID-19 vaccine can go their [state health department](#) to find vaccine providers. Members can also speak to their primary care provider or other health care professional to better understand what they should do given their specific health conditions.

**How are COVID-19 vaccines covered? Update 12/22**

The COVID-19 vaccine serum will initially be paid by the government.

For All Savers plans, UnitedHealthcare and Alternate Funded customers will cover the administration of COVID-19 vaccines with no cost share for in-and out-of-network providers, during the national public health emergency period. Administration fees for in-network providers will be based on contracted rates. Administration fees for out-of-network providers will be based on CMS published rates.

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What is the member and plan sponsor cost share? **New 12/22**

The COVID-19 vaccine serum will initially be paid by the government. Eligible members receiving the vaccine will not have any out-of-pocket costs.

For All Savers Plans, UnitedHealthcare and Alternate Funded customers will be required to cover the administration of COVID-19 vaccines with no cost share for in- and out-of-network providers, during the national public health emergency period. Administration fees for in-network providers will be based on contracted rates. Administration fees for out-of-network providers will be based on CMS published rates.

Where can I go for more information? **Update 12/22**

8 things to know about COVID-19 vaccines from the CDC

Authorized COVID-19 vaccines from the FDA

COVID-19 vaccine myths debunked

CDC COVID-19 Vaccines

FDA COVID-19 Vaccines

UnitedHealthcare COVID-19 Member Resource Center

Provider Resources

- CMS Enrollment for Administering COVID-19 Vaccine Shots
- CMS Medicare Billing for COVID-19 Vaccine Shot Administration
- CMS Coding for COVID-19 Vaccine Shots
- CMS COVID-19 Vaccine Shot Payment
- Roster Billing Guidance
- UnitedHealthcare COVID-19 Billing Guide
- COVID-19 Vaccine Member Center