TREATMENT AND COVERAGE

COVID-19 TREATMENT

How will UnitedHealthcare cover COVID-19 treatment? New 4/8

The health of our members and supporting those who deliver care are our top priorities, and UnitedHealthcare is taking additional steps to provide support during this challenging time. This builds on UnitedHealthcare’s previously announced efforts to waive cost share for COVID-19 testing and test-related visits and related items and services.

UnitedHealthcare is waiving member cost sharing for the treatment of COVID-19 until May 31, 2020 for its Medicare Advantage, Medicaid, and Individual and Group Market fully insured health plans. We will also work with self-funded customers who want us to implement a similar approach on their behalf.

If a member receives treatment under a COVID-19 admission or diagnosis code between Feb. 4, 2020 and May 31, 2020, we will waive cost sharing (co-pays, coinsurance and deductibles) for the following:

- Office visits
- Urgent care visits
- Emergency department visits
- Observations stays
- Inpatient hospital episodes
- Acute inpatient rehab
- Long-term acute care
- Skilled nursing facilities

This includes in-network and out-of-network providers. When available, we will also waive cost-share for medications which are FDA-approved for COVID-19 treatment.

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Some of our products and networks have different features and as a result different guidelines and protocols are applicable to them. Please contact your UnitedHealthcare account representative for additional details.

Last updated 4/8/2020
What is the starting date for the policy? Update 4/8

Any applicable member cost sharing incurred post February 4th through May 31 related to COVID-19 diagnosis and applicable treatment, will be covered. Claims already incurred will be reprocessed for adjustment.

Does this apply to All Savers? NEW 4/2

Yes, we are extending the policy to our All Savers plans. For All Savers clients who have questions, they should call the All Savers Customer Call Center at (800) 291-2634.

If interested, how would a self-funded client execute this change? NEW 4/2

Please speak with your UnitedHealthcare account representative.

EMBRYO CRYOPRESERVATION

For members currently going through fertility treatments will UnitedHealthcare allow for the eggs or sperm to be frozen so the members do not have to begin the process all over when the temporary hiatus on nonessential surgical procedures are available again? New 3/30

For Fully Insured members with infertility benefits, UnitedHealthcare will include coverage for cryopreservation of embryos starting dates of service March 17, 2020 to April 30, 2020.

ASO clients may offer infertility benefits to include coverage for cryopreservation of embryos from March 17, 2020 to April 30, 2020 if not currently included.

Is cryopreservation of embryos and storage currently covered for UnitedHealthcare members? New 4/3

For Fully Insured members (UNET), cryopreservation of embryos is not currently covered. Storage up to one year is already included when plan design includes benefits for infertility treatment.

Self-funded benefit plans (UNET) elect to cover infertility benefits and may be including cryopreservation and storage. Not all self-funded plans, however, cover cryopreservation and storage.

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Last updated 4/8/2020
Why is UnitedHealthcare proposing a temporary change in protocol? New 4/3

American Society of Reproductive Medicine (3/17/2020) provided guidance to the members of the society (providers) during the coronavirus (COVID-19) pandemic. The recommendations guided by the impact of the virus on patient health and fertility care providers, and the known and unknown impact of coronavirus on fertility, pregnancy and transmission patterns, strongly asked providers to consider, for members in active IVF cycle, cancellation of all embryo transfers whether fresh or frozen.

In lieu of this guidance, providers are recommending freezing the embryos during the pandemic crisis. Knowing that our members may/may not have coverage for cryopreservation of embryos and have a difficult & emotional situation in front of them if they are in the midst of an active IVF cycle, UnitedHealthcare stepped in to expand coverage in this unprecedented time.

How is UnitedHealthcare supporting its members in this unprecedented time of COVID 19 pandemic? New 4/3

For **Fully insured members** with infertility benefits, UnitedHealthcare is temporarily changing the approach for embryo cryopreservation. This change only applies to infertility treatment care plans for members ready for retrieval and embryo transfer, which is interrupted mid-cycle. The change and important steps for health care providers apply to dates of service which began March 17, 2020 and extend through April 30, 2020. The cost of cryopreservation coverage will not apply to infertility benefits lifetime max. Member cost share will apply per the benefit plan design.

For **members in self-funded benefit plans** with infertility benefits who do not currently have coverage for embryo cryopreservation and storage, coverage will be provided if their plan sponsor opts-in. The plan benefit will define the member cost share. This change only applies to infertility treatment care plans for members ready for retrieval and embryo transfer. It is recommended that the change and important steps for health care providers apply to dates of service which began March 17, 2020 and extend through April 30, 2020. The cost of cryopreservation coverage will not apply to infertility benefits lifetime max.

**NON COVID-19 SURGERIES AND PROCEDURES**

Is home birth covered under UnitedHealthcare plans? Update 4/4

When billed with place of service home, these claims will be processed in or out of network according to plan benefits.

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Last updated 4/8/2020
Has UnitedHealthcare made any changes in response to CMS and CDC guidance on elective surgeries? New 4/4

In response to the CMS, ASC, and CDC guidelines on elective surgeries, Medical Benefits Management (MBM) intake and clinical teams associated with elective procedures, including bariatric surgery and certain procedures with Orthopedic Health Support, are canceling appointments so that their time can be allocated to higher-risk members.

The program changes are being made to allow UnitedHealthcare’s Medical Benefits Management intake and clinical teams to best support and meet the increased needs of the highest risk and most vulnerable populations. Medical Benefits Management will keep most of the active cases open and, as circumstances allow, attempt to connect with actively enrolled members. Post-operation calls are being prioritized first.