

Updated COVID-19 Information

Mar 20, 2020

UHCSR, TX. (March 20, 2020) - UnitedHealthcare announced today several updates that provide people and families expanded access to the care, support and resources they need to navigate through this unprecedented time. These actions will expand access to testing and medical care, medication, telehealth services and virtual care.

“In response to COVID-19 we are taking actions to support our members by significantly expanding access to our telehealth, virtual care and digital capabilities for patients and their health care practitioners,” said Dirk McMahon, CEO of UnitedHealthcare. “We are making every effort to protect the health of our members by keeping them safe in their homes while still enabling them to get the care they need.”

What we are doing

Access to Medical Care, Coverage:

- Members who feel like they may have been exposed to COVID-19 are being advised to immediately call their provider. To find a network provider they can visit www.uhcsr.com/MyAccount or their UHCSR mobile app.
- We will continue to monitor for any State regulatory guidance that pertains to coverage.

Telehealth:

- We are encouraging members to take advantage of our **Virtual Visit*** capability, available through the HealthiestYou mobile app, or for more information through their www.uhcsr.com/MyAccount.
- UHCSR insureds have access at no charge, when included with their UHCSR medical plan, or at a \$40 for all other students.
- To find out if your plan includes this benefit or any other benefits, access your My Account and select My Benefits, then Additional Benefits.

Student Assistance Program:

- UHCSR insureds have access to Student Assistance Program through Optum which provides a wide range of resources to students telephonically including 24/7 counseling, health risks

assessments, health/fitness calculators and other helpful resources. The phone number is available on your UHCSR Mobile App or your www.uhcsr.com/MyAccount.

Optum Support Line

- Optum is opening its **Emotional-Support Help Line**, providing access to specially trained mental health specialists to support people who may be experiencing anxiety or stress following the recent developments around COVID-19. Optum's toll-free help line number, 866-342-6892, will be open 24 hours a day, seven days a week, for as long as necessary. The service is free of charge and open to anyone.

The following information is meant to specifically address administration questions for UHCSR policies. As mentioned above, all responses are at this point in time and we will continue to monitor.

Claims FAQ

- **Testing and Treatment:**

Q: Will testing and physician visits be covered for COVID-19?

A: Yes, we will be waiving costs for COVID-19 testing provided at approved locations in accordance with the CDC guidelines. In addition, we will waive copays, coinsurance and deductibles for visits associated with COVID-19 testing, whether the care is received in a physician's office, an urgent care center or an emergency department

Q: Will treatment, hospitalization or isolation be covered for COVID-19?

A: All current policy provisions and limitations will apply to all services except for diagnostic testing, refer to initial Q and A above.

Q: What about testing performed overseas, will it be reimbursed?

A: If the member incurred the expense for the testing outside the US, the itemized bill and proof of payment can be submitted. The claim will be subject to policy provisions and limitations. The member can upload the required documentation online via My Account.

Q: How are claims going to be processed if treatment is rendered in the emergency room?

A: Expenses incurred for Medical Emergency will be paid only for Sickness or Injury if it meets the conditions listed in the Certificate's definition for Medical Emergency. Emergency room expenses will not be paid for minor injuries or minor sicknesses. Refer to the Medical Emergency definition in the Certificate as well as the Medical Expense Benefits and the Schedule of Benefits.

- **Prescriptions:**

Q: Can students obtain early refills on prescriptions?

A: Eligible UnitedHealthcare and OptumRx members who need an early prescription refill to ensure they have sufficient medication on hand may request one through their current pharmacy. Consider your current supply, as well as near-term medication needs to determine if you should refill early.

- **Telehealth Medical Visits:**

Q: Can providers switch to providing services virtually via phone/video?

A: Effective immediately, for the next 90 days, all eligible in-network medical providers who have the ability and want to connect with their patient through synchronous virtual care (live video-conferencing) can do so. We will waive member cost sharing for COVID-19 related visits.

- **Ambulance Services:**

Q: Would this service be a covered benefit?

A: If an ambulance service is used, the claim will be paid same as any other sickness subject to normal policy provisions and limitations.

- **Policies with referral requirement:**

Q: Will the referral requirement apply?

A: The referral provision will be waived for COVID-19 tests and/or treatment. In the event a claim is denied for no referral, it can be appealed for reconsideration.

- **Exclusions and Limitations:**

Q: Are there any excluded charges if a student is hospitalized with the potential Coronavirus?

A: All services rendered will be subject to normal policy provisions and limitations.

- **Isolation Care:**

Q: Does UHCSR offer any provisions for students who have to be isolated?

A: The student insurance policy can be used when the covered member is being treated for an illness or injury. The insured person must be treated by a licensed, board certified or board eligible physician qualified to practice in the area of medicine. All services are subject to normal policy provisions and limitations.

- **Student Health Center (SHC):**

Q: With SHC's being short staffed, will claims be denied due to timely filing?

A: No, UHCSR will not penalize or deny any SHC claims for timely filing during this situation