

COVID-19 Health Benefit Changes: Frequently Asked Consumer Questions

The Office of the Health Insurance Commissioner (OHIC) is providing this information regarding your health benefits:

Health plans issued in Rhode Island are now providing temporary new benefits during the COVID-19 State of Emergency, making it easier for you to get the care you need during the COVID-19 outbreak, including:

- Expanded access to telemedicine services
- Early refills for necessary prescriptions and medical supplies
- Free COVID-19 screening and testing
- Ease in access to COVID-19 treatment

These new benefits will remain in effect until the State of Emergency related to COVID-19 in Rhode Island has been lifted.

See below for some additional information regarding these COVID-19 related coverage enhancements:

● **How do I know if my health plan includes these temporary new COVID-19 benefits?**

These temporary new benefits are included in the following plans:

- Any plan purchased through HealthSource RI
- Any individual plan purchased directly by you through a Rhode Island insurer, not through your employer
- Any state Medicaid health plan, including Neighborhood Health Plan of Rhode Island, Tufts Health Plan, and UnitedHealthcare Community Plan
- Most health plans provided to employees and their families through Rhode Island businesses that provide health coverage, including Blue Cross Blue Shield of Rhode Island, Neighborhood Health Plan of Rhode Island, Tufts Health Plan, Aetna, Cigna, and UnitedHealthcare
- Note: Some employer-sponsored health plans may be self-insured and your employer may not offer all of these benefits. If you are unsure, please contact your health insurer, employer, or the Rhode Island Parent Information Network (RIPIN) for more information at <https://ripin.org/covid-19-resources/> or call 1-855-747-3224. Self-insured plans are also subject to some similar new federal rules from the Families First Coronavirus Response Act, including free access to COVID-19 screening and testing.

● **What do I need to do to get these temporary COVID-19 benefits?**

Nothing. These temporary benefits are automatically included in your health plan, some at no-cost and others at no extra cost over and above your normal co-pays, deductibles or other cost-sharing.

- **Learn more about the Temporary COVID-19 Benefits**

- a. Telemedicine

The Centers for Disease Control and Prevention (CDC) and the Rhode Island Department of Health (RIDOH) strongly encourage all Rhode Islanders to call their health care provider before seeking any in-person care during this outbreak. Please make such calls from a private space to help ensure the confidentiality of your health care information.

- Temporary access to telemedicine triage services at no cost

For your safety, you may now have a brief, no-cost phone or audio-visual consultation with your primary care or behavioral health care provider, without needing to leave home. This means you can get medical advice or behavioral health care over the phone and you won't be charged a co-pay or face any cost sharing expenses. While insurers now have to cover this type of telemedicine, not every single provider is participating. If your local provider is not available to you via telemedicine, contact your health plan so that they can provide you with access to additional telemedicine providers at no extra cost.

- Telemedicine for routine and other necessary health, mental health, and substance use disorder care

During this outbreak, you may not have to leave your home for your medically necessary care. Many services that your provider and health plan agree can appropriately be provided by an audio-visual or audio-only means are included as a temporary covered benefit. Not every health care provider is participating in these telemedicine programs. Your health care provider can tell you if they have telemedicine available and how to set up these alternative visits. Cost-sharing may apply to some services. Note: Not all care can be provided this way, so some in-person care may still be necessary.

- b. Prescription Drugs

- Early refills for necessary prescriptions and medical supplies

In some instances, you may be able to refill your prescriptions and medical supplies before they reach their scheduled refill date. These early refills should enable you to maintain at least a 30-day supply at home (or 90-days for maintenance medications) during this outbreak. If your pharmacy can't give you quick access to your prescriptions, please contact your health plan for assistance.

- c. COVID-19 Screening and Testing

- No cost COVID-19 screening and testing

If you need COVID-19 screening and testing, you will receive it for free, and you won't need a prior authorization from your health insurer if it is determined that you need those services.

If you think you may have COVID-19, it is important that you call your health care provider. **Do not** go directly to your doctor's office or any health care facility without first calling your provider, unless you are experiencing a medical emergency. Your provider can then help you get the COVID-19 screening and testing you may need. COVID-19 screening and testing is covered at no cost; however, cost sharing may apply to the visit to your doctor's office, emergency department, or other medical facility.

- d. Access to Services

- Access to Services Related to COVID-19

If you are diagnosed with COVID-19, you will likely be able to receive most services you need without a referral from your primary care provider or a prior authorization from your health insurer. If your health insurance plan doesn't have an in-network provider who can treat your illness, you may be able to receive care from providers outside of your health plan's network without paying extra charges.

- **Who should I contact for more information about these Temporary COVID-19 Benefits?**

Rhode Island health plans are working as quickly as possible to make sure you have access to all of these new temporary benefits. Please contact your insurance company directly for any additional questions about plan benefits and how best to access this care.

- **BCBSRI:** <https://www.bcbsri.com/coronavirus>
- **NHPRI:** <https://www.nhpri.org/coronavirus-update/>
- **Tufts:** <https://tuftshealthplan.com/member/employer-individual-or-family-plans/member-news/2020/coronavirus-member-update>
- **United:** <https://www.uhc.com/health-and-wellness/health-topics/covid-19>
- **Aetna:** <https://www.aetna.com/individuals-families/member-rights-resources/need-to-know-coronavirus.html>
- **Cigna:** <https://www.cigna.com/individuals-families/health-wellness/topic-disaster-resource-center/coronavirus-public-resources>
- **Rhode Island Parent Information Network (RIPIN):** www.ripin.org or 401-270-0101 – If you have more questions about getting covered or about your health plan, or you disagree with what your health plan is telling you

- **Who should I contact for more general information about COVID-19?**

If you have other non-medical questions about COVID-19, please contact the Rhode Island Department of Health (RIDOH):

- Visit the RIDOH website at www.health.ri.gov/covid
- Send an email to RIDOH.COVID19Questions@health.ri.gov
- Call the COVID-19 Hotline: [401-222-8022](tel:401-222-8022)

For other non-medical needs, such assistance with housing, food, childcare, and more, call United Way's [2-1-1](tel:2-1-1) or visit their website at www.uwri.org

- **Can I sign up for health insurance now?**

Yes, HealthSource RI (HSRI) has adopted a limited-time Special Enrollment Period (SEP) that allows uninsured Rhode Islanders to purchase coverage through April 15, 2020.

Go to healthsourceri.com to enroll and use the appropriate reason when applying:

- Anyone losing employer health insurance always has 60 days to apply for coverage through HSRI. The coverage can begin as soon as the first of the month after employer coverage ends. If you've had a change in income, plans through HSRI may be more affordable than COBRA or other options.
- People eligible for Medicaid can also apply at any time through HSRI.
- Use "COVID-19" through April 15, 2020 if you were previously uninsured and are buying coverage now through the SEP.