

TO MEMBERS OF IRCMS FLORIDA BLUE PROGRAM – 4/09/20

Response to COVID-19

Executive Summary MCMS, Inc. - Insurance Trust: Florida Blue Program Key Modifications

- We are waiving all member's cost share for the COVID-19 testing. It's being treated as a preventive service so we'll cover the test at 100% of the allowed amount. If the doctor determines the need for a test, the member has \$0 cost share for the office visit and related services for the test, as well as the test itself.
- Through June 1 the COVID-19 test is \$0 for all members and we are waiving the cost share for the treatment of those with a positive COVID-19 diagnosis, including in-patient and observation hospital admissions.
- We are waiving prior authorization requirements for patients being transferred from inpatient acute hospital settings to post-acute care facilities (Long Term Acute Care Facilities, Skilled Nursing Facilities and IP Rehab).
- We are waiving early medication refill limits on for 30-day prescription maintenance medications for commercial members who have plans with prescription drug coverage.
- Teladoc virtual visits will be covered at \$0 cost share effective while the coronavirus is a health concern for the next 90 days.
- In partnership with New Directions Behavioral Health, members and non-members can talk to specially trained behavioral health counselors at no cost. They can speak with a counselor 24/7 about stress they may be feeling by calling the toll-free helpline at (833)-848-1762.
- We have adopted a policy that will apply to currently enrolled eligible employees that will allow them to retain coverage as if they were active employees, even if they are furloughed or drop below the normal minimum hours required to be worked for full time employees (generally 30 hours / week). This non-enforcement policy will apply until May 31, at which time we will reevaluate this decision.
- We are offering all Groups more time to pay premiums through May 31, 2020, that unable to pay premiums as a result of the COVID-19 health crisis that would otherwise have been subject to termination of coverage.