



Minnesota Healthcare Consortium (MHC) leadership has decided to provide members additional COVID19 benefit support during this critical time. MHC is aligning member benefits with the benefits that Blue Cross Blue Shield of Minnesota (Blue Cross) is providing for their fully insured employer plans.

In addition to the Families First Coronavirus Response Act benefit described in Benefit #1 below, MHC is extending coverage as described in Benefits #2 and #3. IRS Notice 2020-15 allows for payment of Benefit 1, 2 and 3 below the HDHP deductible.

### MHC COVID-19 Benefits:

**Benefit 1:** Member has no cost share (i.e., no deductible, copayment or coinsurance) for a COVID-19 related provider visit (office, urgent care, emergency department, telehealth) that results in an order for a COVID-19 test. Includes out-of-network provider visits.

**Benefit 2:** Member has no cost share for a COVID-19 related provider visit (office, urgent care, emergency department, telehealth) where a test is not available and the provider submits a COVID-19 diagnosis code pursuant to CDC guidelines.

**Benefit 3:** Member has no cost share for in-network inpatient and outpatient treatment for COVID-19 when treatment follows evidence-based COVID-19 treatment guidelines. This benefit applies through 5/31/2020 and does not include experimental pharmaceuticals and medical treatments.

**To ensure efficient operations and claims processing accuracy, MHC is implementing an effective date of coverage for claims with date of service beginning 2/4/2020.**

To encourage broader use of virtual services during the COVID-19 National Health Emergency, MHC has adopted Blue Cross' revised Televideo Consultations /Telehealth /Telemedicine Services' and 'Telephone Calls' reimbursement policies to add clarity of coverage and to add additional eligible services for telehealth. Specifically, Physical Therapy, Occupational Therapy, and Speech Therapy services have been added, along with additional Behavioral Health services.

In accordance with actions taken by CMS, Blue Cross will allow non-HIPAA compliant audio-visual applications, such as Facetime and Skype, to be used for telehealth services. Additionally, Blue Cross will be waiving the policy requirement of a visual component for telehealth, allowing for telehealth to be provided over the telephone. These waivers will only apply for the duration of the National Health Emergency related to COVID-19.

MHC and Blue Cross will continue to monitor federal and state laws and other applicable guidance regarding any changes to benefits and end dates.

If you have questions, please contact your Client Executive.