

NEWS BRIEF

Provided by: Howell Benefit Services, Inc.

UnitedHealthcare and Other Insurers Waive Coronavirus-related Costs

UnitedHealthcare—the nation’s largest insurance company—and other large insurers like Cigna, Aetna and Humana are waiving cost sharing and copays for coronavirus disease 2019 (COVID-19) treatments.

While each company differs in how long the waivers will be in place and what other costs will be waived, these announcements are part of a cross-country effort to help individuals access affordable care during the COVID-19 pandemic.

What costs are waived?

According to its website, UnitedHealthcare will waive member cost sharing for COVID-19 treatment through May 31. It will also be waiving cost sharing for in-network telehealth visits that are not related to COVID-19 through June 18. Members of UnitedHealthcare’s fully insured commercial, Medicare Advantage and Medicaid plans will receive these benefits.

Humana will waive all in-network and out-of-network treatment costs related to COVID-19 for its Medicare Advantage and fully insured commercial plan members. The company’s waiver would include medication and vaccines for COVID-19 once they become available. Additionally, there is no end date on the waiver at this time.

Cigna will waive member cost sharing for COVID-19 treatments through May 31 for its Medicare Advantage and commercial plan members. The waiver states that self-insured plans can opt out, and that providers will be reimbursed at Cigna’s or Medicare’s in-network rates.

Aetna will waive cost sharing for inpatient admissions to in-network facilities for COVID-19 treatment for its fully insured commercial plan members through June 1. This announcement expands on Aetna’s previous decision to waive copays for COVID-19 testing and all covered telemedicine visits, including visits that are not related to COVID-19.

These announcements are part of an effort to help individuals and families access affordable care during the COVID-19 pandemic.

What does this mean for you?

These waivers will help protect patients from high medical bills should they need treatment for COVID-19. Certain policies will also help patients who don’t have COVID-19 receive treatment through telehealth services from the safety of their home.

Each company’s waiver includes different plan types, and may not include your personal health plan. Please be sure to contact your plan administrator to find out if your plan is covered under a waiver.

