Answering the Call

New York's Health Plans Act Swiftly as Part of the COVID-19 Solution

New York HPA
Health Plan Association

Overcoming the coronavirus/COVID-19 pandemic requires a far-reaching and coordinated response from governments and the private sector. Health insurance providers play a critical role, and from the beginning, New York's health plans have committed to acting quickly and proactively to protect patients and curb the spread of the virus.

Following Governor Cuomo's declaration of the state of emergency, Eric Linzer, President and CEO of the New York Health Plan Association, said, *"We recognize the significant public health threat that coronavirus poses, and our health plans are committed to working with state health experts and regulators so that members are informed about the virus and that they have access to appropriate testing and treatment as quickly as possible."* Below are just some of the actions that health insurance providers have taken as part of the solution:

TESTING: *At No Cost to Patients*

Health plans understood quickly that knowing who is infected can help slow the spread of COVID-19, and worked with the Department of Financial Services (DFS) on clear and concise steps to ensure access to testing. As a result, patient cost sharing for COVID-19 testing has been eliminated – no copay, no coinsurance required.

TREATMENT: *Covered*

For the rapidly growing number of New Yorkers infected or worried about being infected with COVID-19, health insurance providers are providing peace of mind that they are covered. Health plans are covering the doctor visits and treatments needed to recover from this disease.

TELEHEALTH: *Encouraging and Expanding*

COVID-19 is threatening to overwhelm our health care system with infected patients. By waiving cost-sharing for telehealth services – including behavioral health visits – and expanding telemedicine programs, insurance providers are facilitating care for the many New Yorkers who are at home and need care. This eases the burden on our system, allowing hospitals to care for people who need it most, while limiting the exposure of health care workers and patients to the disease as well as helping patients manage stress and anxiety related to coronavirus. Telehealth is especially beneficial for patients who are at a higher risk when leaving the home to commute to the doctor's office.

PRIOR AUTHORIZATION: *Waived*

The leaders of our industry have committed to accelerating access to care. Prior authorization is being waived for those seeking testing or treatment of COVID-19.

PROTECTING COVERAGE*: Ensuring Access*

Health insurance plans recognize the importance of making sure health care is available to everyone who needs it, particularly during the public health emergency posed by COVID-19. To help ensure that individuals do not avoid seeking testing or medical care for fear of cost, health plans worked with the NY State of Health (the state's health exchange) and DFS to make a Special Enrollment Period available to New Yorkers. From March 16 to April 15, eligible individuals will be able to enroll in insurance coverage through NY State of Health and directly through insurers. Plans are also working to support employers and their employees to help them maintain coverage, which includes providing premium flexibility to businesses and advising individuals of available coverage options.

PROVIDER CAPACITY: *Strengthening*

Health insurance providers are partnering with hospitals to enhance their capacity to provide care for the most vulnerable patients in the most affected and at-risk regions so they can more effectively manage an increasingly complex and uncertain environment. Plans are suspending preauthorization and notification requirements for inpatient hospital services, as well as simplifying and accelerating the discharge and transfer of patients from hospitals to the safest available, clinically appropriate post-acute care facility or home.

DELIVERING SUPPORT: *Helping Communities*

Health insurance plans and employees are part of their communities. Recognizing this, in addition to plans remaining in constant contact with their members, providers and regulators, many are also instituting initiatives to assist patients, members and the community during this time of unprecedented need, including:

Health plans teaming up to provide "virtual" emergency room services, at no cost, to allow patients to connect with a physician 24/7 from their home.

Utilizing plan foundations and grant initiatives to provide tens of millions of dollars in funding to nonprofits and human service organizations to support a range of community needs related to coronavirus.

Hundreds of health plans' clinical staffs have responded to the state's request for doctors, nurses, and nurse practitioners to assist at hospitals and serve on the frontlines as part of New York's COVID-19 response efforts.