

Answering the Call

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



Overcoming the coronavirus pandemic requires a far-reaching and coordinated response from governments and the private sector. Health plans have played a critical role, and from the beginning, New York's health plans have acted 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."*** This commitment continues during the ongoing pandemic. Below are just some of the actions that health plans 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 New Yorkers infected or worried about being infected with COVID-19, health plans 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 continues to strain our health care system. By waiving cost-sharing for telehealth services – including behavioral health visits – and expanding telemedicine programs, health plans have helped to ensure access to care for New Yorkers while at home. This has helped to ease the burden on our system, allowing hospitals to care for people who need it most, limiting the exposure of health care workers and patients to the disease, all while 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.



PROTECTING COVERAGE: *Ensuring Access*

Health 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 first on a Special Enrollment Period and then extending the 2021 Open Enrollment Period to allow eligible individuals to 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.



VACCINES: *Battling the Virus*

Making sure New Yorkers are immunized against the coronavirus is a public health imperative that will save lives. Health plans are working with the state, local public health authorities and our partners in the delivery system to ensure that all New Yorkers have the information they need on the importance of the COVID-19 vaccines and that they receive a vaccination at no cost.



DELIVERING SUPPORT: *Helping Communities*

Health plans and their employees are part of their communities. Recognizing this, in addition to plans remaining in constant contact with their members, providers and regulators, many instituted initiatives to assist patients, members and the community during this time of unprecedented need. These ongoing efforts include:



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.

Early in the pandemic, hundreds of health plans' clinical staffs 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.