

# UPMC Health Plan Coverage Enhancements in response to the CARES Act

The message below has been sent to our commercial employer groups.

To provide the health care resources needed to address COVID-19, UPMC Health Plan will include the following coverage enhancements for commercial accounts in accordance with the recently enacted CARES Act. The following coverage enhancements apply to fully insured and administrative services only (ASO) plans retroactive to March 1, 2020.

Member cost share will be waived at in or out-of-network providers for:

- Diagnostic testing for suspicion of/exposure to/confirmation of COVID- 19. Also included are serological antibody tests.\*
- Telehealth including AnywhereCare for suspicion of/exposure to/confirmation of COVID-19.
- Emergency department, observation, office and urgent care visits for suspicion of/exposure to/confirmation of COVID-19.

\*An order from the member's attending provider is required for all testing.

UPMC Health Plan will continue to cover the following with no member cost share over and above the requirements of the CARES Act for the period March 1, 2020 through June 15, 2020\*\*:

- Telehealth including AnywhereCare for all conditions, whether related or unrelated to COVID-19; and,
- Inpatient COVID-19 treatment at in-network facilities.

\*\* Traditional ASO groups may opt out of these enhancements.

All services listed above can be paid before the deductible under qualified high deductible health plans for plan years beginning on or before December 31, 2021 per CARES Act (SEC 3701) and IRS guidance (Notice 2020-15).

For more information, please contact your UPMC Health Plan account manager.