

COVID-19

Frequently Asked Questions

March 23, 2020

All Savers

Information in this section is specific to All Savers® Alternate Funding.

Is there a Virtual Visit option for members?

Virtual Visit options are available to members in many plans. Where available, and if covered under the member's plan, members can schedule a Virtual Visit with a provider. Virtual Visit providers **Teladoc[®]**, **HealthiestYou**, **AmWell[®]** and **Doctor On Demand[™]** have developed guidelines for members who think they may have been infected by COVID-19.

A member's Virtual Visit is a good place to discuss concerns and symptoms. Where indicated, the Virtual Visit provider may refer the member to their physician.

When a COVID-19 test is done, the test and test-related virtual visit will be covered at no cost share when billed with the appropriate codes. Please note that claims for treatment will pay according to the member's plan benefits.

How does this change apply to All Savers?

All Savers level-funded members already have access to \$0 Virtual Visits through our partnership with HealthiestYou. For the All Savers fully insured membership that does not currently have access to this benefit, this service will be available to them for the next three months at no cost to the group or member.

Has UnitedHealthcare changed telehealth guidelines for All Savers?

To increase system access and flexibility when it is needed most, we are expanding our telehealth policies to make it easier for people to connect with their healthcare provider. People will have access to telehealth services in two ways:

- **Designated Virtual Visit Providers** – Members can access their existing telehealth benefit offered through one of UnitedHealthcare's designated partners for free. UnitedHealthcare Virtual Visit providers include **HealthiestYou**, **Teladoc**, **Doctor on Demand** and **AmWell**,
- **Expanded Provider Telehealth Access** - Effective immediately, through June 18, 2020, all eligible in-network medical providers who have the ability and want to connect with their patient through synchronous virtual care (live video-conferencing) can do so. We will waive member cost sharing for COVID-19 testing-related visits.

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Some of our products and networks have different features and as a result different guidelines and protocols are applicable to them. Please contact your UnitedHealthcare account representative for additional details.

Is there a special open enrollment period in response to the COVID-19 National Emergency?

To assist members in accessing care in light of the COVID-19 National Emergency, UnitedHealthcare is providing its fully-insured small and large employer customers, along with All Savers, a *Special COVID-19 Enrollment Opportunity* to enroll employees who previously failed to enroll in coverage. The opportunity will be limited to those employees who previously did not elect coverage for themselves (spouses or children) or waived coverage. See [Notice of Special COVID-19 Enrollment Opportunity](#) document for details.

- The enrollment opportunity will extend from March 23, 2020, to April 6, 2020. The effective date for this special enrollment is April 1, 2020.
- Customers are not required to adopt the *Special COVID-19 Enrollment Opportunity*. Because of this, no opt out action is required on their behalf. UnitedHealthcare realizes each situation is unique, and each customer must make their own decisions on the enrollment opportunity.
- Dependents, such as spouses and children, can be added if they are enrolled in the same coverage or benefit option as the employee.
- Standard waiting periods will be waived; however, existing eligibility and state guidelines will apply.
- For small employers (2-50), a wage and tax statement will be needed to validate the employee's eligibility.
- **Note:** Self-funded customers may choose to amend their eligibility requirements to align with this special enrollment period for fully insured customers, at their discretion.

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