



Information for Providers on Coronavirus (COVID-19)

Harvard Pilgrim is prepared to support all our constituents —members, providers, employers and the community — in managing the coronavirus global pandemic. With guidance from the Centers for Disease Control, state health departments, and other relevant health organizations, Harvard Pilgrim is adapting our policies and business operations as needed to support prevention of the spread of COVID-19 and ensure that members can access necessary testing and treatment for the virus.

We offer the following information to our network providers to aid you in responding to COVID-19.¹

Ensuring business operations

Harvard Pilgrim has an established business plan to ensure continuity of our critical business functions remotely. One area of focus is ensuring that our customer service teams are well informed about evolving policy and procedures, so they can respond effectively to questions and issues that may arise as a result of the COVID-19 pandemic.

Testing for COVID 19

- Harvard Pilgrim will cover COVID-19 testing in full without member cost-sharing (copayments, deductibles, and coinsurance).
- Coding guidance:
 - Harvard Pilgrim will pay for all medically necessary testing billed with HCPCS U0001 for CDC labs or HCPCS U0002 or CPT 87635 for non-CDC lab testing. The American Medical Association (AMA) recently approved code 87635 for use in COVID-19 testing; for more information, please refer to the [AMA's recent coding guidance](#). Code 87635 is not applicable for Medicare Advantage.
 - When billing with any of these codes, please use one of the following diagnosis codes along with any others as appropriate: Z03.818, Z20.828 or U07.1. When submitting COVID-19 related claims, follow the appropriate CDC guidance on diagnosis coding for the date of service; please refer to the [CDC's diagnostic coding guidance](#) for additional information.
 - For any patients who test positive for COVID-19, please use U07.1 (2019-nCoV acute respiratory disease), consistent with CDC and World Health Organization guidelines. In the event the provider's system is not configured to accept U07.1 yet, please use B97.29 instead.
- Members will have access to out-of-network providers for COVID-19 testing when no in-network providers are available.

Treatment for COVID-19

- When billing for services for a member with a confirmed COVID-19 diagnosis, please use U07.1, consistent with CDC and World Health Organization guidelines. In the event the provider's system is not configured to accept U07.1 yet, please use B97.29 instead.

¹ Applies to our fully insured, Medicare Advantage, Medicare Enhance, and Medicare Supplement plans. While self-insured employer groups determine application of cost share for their accounts, to date all are consistent and have waived cost-sharing requirements for these services.

- **Massachusetts providers:** In accordance with the Massachusetts Division of Insurance bulletin, Harvard Pilgrim will waive copayments for members of our fully insured commercial Massachusetts plans when they receive treatment for COVID-19 from in-network providers including doctor's offices, emergency rooms, and urgent care centers (deductibles and coinsurance may still apply).
- Harvard Pilgrim will cover the cost of a COVID-19 vaccination when it becomes available.

Telemedicine/Telehealth

- As telemedicine visits may help limit the spread of the disease, Harvard Pilgrim is emphasizing telemedicine services to our members and expanding the scope of our telemedicine coverage for telephone only, audio/video, and e-visits. We have developed an [interim Telemedicine and Telehealth Payment Policy](#) to provide guidance for providers and office staff, including billing/coding guidance for our commercial products. Please refer to [CMS guidelines](#) for billing instructions for Medicare.
- Harvard is waiving the cost share for all telemedicine services, not only COVID-19 services (no copays, deductibles, or coinsurance) delivered by in-network providers.
 - Commercial products: Harvard Pilgrim will provide the same coverage for out-of-network providers as well.
 - Medicare: For COVID-19 services only, Harvard Pilgrim will provide the same coverage for out-of-network providers.
- Members are encouraged to utilize any in-network provider who offers telemedicine services or they may access our [Doctors on Demand](#) program, where applicable.

Prior Authorization Policies

We understand that these are unprecedented times and that certain accommodations are needed to support health care providers in focusing their resources on coronavirus patients. To that end, Harvard Pilgrim is adapting our prior authorization policies for commercial and Medicare plans as follows:

- **Suspending prior authorization requirements for medically necessary home health care services following an inpatient admission for 90 days.** Plan of care for home health services must be established and approved in writing by a physician. Harvard Pilgrim will require notification and may continue to apply concurrent review.
- **Suspending prior authorization requirements for medically necessary inpatient acute rehabilitation (IRF/LTAC) and skilled nursing facilities (SNF) following a hospital admission for 90 days.** Hospitals should use their best efforts to transfer members to in-network providers. Please refer to this list of [in-network IRF/LTAC and SNF facilities](#) for guidance. Harvard Pilgrim will require notification and may continue to apply concurrent review.
- **Applying Out-of-Network (OON) Default Rates for Rehab and SNF.** In cases where a commercial member is discharged to an out-of-network rehabilitation or SNF facility, Harvard Pilgrim will negotiate a rate with the OON facility within 48 hours of notification, or if no agreement is reached, will reimburse at the Medicare equivalent rate. For Medicare members, Harvard Pilgrim will pay Medicare rates.

We're continuing to monitor the situation and will share updates on interim policies as they become available.

Pharmacy Information

- Members may get a one-time early refill of covered maintenance prescription medications for up to a 90-day supply at usual cost sharing (i.e., copays, deductibles and coinsurance). Members can do

so utilizing our mail order program, OptumRx Home Delivery, or any participating pharmacy that fills 90-day prescriptions. Please note that certain controlled substances may not be eligible for early fills.

- Harvard Pilgrim will monitor drug shortages and access issues. If a medication is placed on back order and/or becomes inaccessible, Harvard Pilgrim will evaluate the formulary status of the impacted class of drugs and make modifications to provide coverage of therapeutic alternatives. Therapeutic alternatives may be subject to different member cost sharing.
- Evaluation of any new medications to address the COVID-19 virus will undergo immediate review to determine appropriate prescription drug benefit coverage.

Credentialing

- As hospitals and physician offices staff up quickly to manage the pandemic, Harvard Pilgrim is mobilized to assist you with expedited credentialing protocols that address staffing needs. We're currently working on updating policies/processing in conjunction with NCQA, HealthCare Administrative Solutions, Inc. (HCAS), and other plans; in the meantime, if you have an immediate need, please contact your Provider Relations Consultant or Contract Manager.
- Providers already credentialed by Harvard Pilgrim do not need to be recredentialed to practice at a new location. Please refer to the [Clinical Credentialing and Recredentialing Policy](#) for details. To update or change a practice location, please complete the [Changing Provider Enrollment Information Form](#) in the commercial Provider Manual and follow the instructions on the form for returning it. We will work to expedite changes as quickly as possible.

Member Education and Support

- We have developed [a coronavirus microsite](#) online that includes general preventive information and links to the CDC and state health agencies in MA, ME, NH, and CT. It also includes [an FAQ](#) to educate and inform our members on benefits and services.
- We are also ensuring that our nurse care managers who are currently engaged with high-risk members are addressing risk factors and providing support.