Information for Providers on Coronavirus (COVID-19)

At Harvard Pilgrim Health Care, the health and well-being of our members is always our utmost concern. We’re closely monitoring the coronavirus global pandemic and are prepared to support all our constituents — members, providers, employers and the community — in managing this disease. With guidance from the Centers for Disease Control, state health departments, and other relevant health organizations, Harvard Pilgrim will continue to assess our policies and business operations, adapting them as needed to support prevention of the spread of the COVID-19 and ensure that members can easily access any necessary testing and treatment for the virus.

We offer the following information to our network providers to aid you in responding to COVID-19.

Testing & Treatment for COVID-19: Coverage and Billing

To facilitate our members’ ability to receive necessary testing for suspected COVID-19 exposure, and until further notice, Harvard Pilgrim is waiving cost sharing for:

- The COVID-19 test
- Doctors office, urgent care and emergency room services for COVID-19 testing
- Telemedicine services

This policy applies to our fully insured, Medicare Advantage, Medicare Enhance, and Medicare Supplement plans. Coverage will be provided in accordance with plan requirements. Self-insured employer groups can also waive cost sharing requirements for these services.

The Centers for Medicare and Medicaid Services (CMS) recently established two new HCPCS Level II codes, which should be utilized when billing for diagnostic testing of COVID-19:

- **U0001**: Used by CDC testing labs to test patients COVID-19
- **U0002**: Used by non-CDC testing labs to test patients COVID-19

When billing for services for a member with a COVID-19 diagnosis, it’s important that providers use the new ICD-10 code **U07.1** (2019-nCoV acute respiratory disease).

In addition:

- Harvard Pilgrim will cover the cost of a COVID-19 vaccination when it becomes available.
- Members will also have access to out-of-network providers for the initial COVID-19 test when no in-network providers are available.
- As part of our commitment to ensuring that members receive timely testing and treatment of COVID-19, Harvard Pilgrim will remove prior authorization and referral requirements, if applicable.
- **Massachusetts providers**: In accordance with the Massachusetts Division of Insurance bulletin, Harvard Pilgrim will waive copayments for members of our fully insured commercial plans.
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).

**Telemedicine and In-home Visits**

**Telemedicine:**

As telemedicine visits may help limit the spread of the disease, Harvard Pilgrim is emphasizing the availability of our telemedicine services to our members, and we are waiving the cost-sharing for telemedicine services, including behavioral health, for members of our fully insured, Medicare Supplement, Medicare Enhance and Medicare Advantage plans. Members may utilize any in-network provider who offers telemedicine services or they may access our [Doctors on Demand](#) program, where applicable.

As our [Telemedicine/Telehealth Payment Policy](#) outlines, Harvard Pilgrim reimburses for telemedicine services defined as clinical services via synchronous, interactive audio and video communication systems that permit real-time communication between the provider and patient. Please refer to that payment policy for additional billing and coding information.

**In-home:**

Harvard Pilgrim currently provides coverage for medically necessary in-home care under member’s existing benefits and will continue to cover standard Evaluation and Management services in the home or nursing home setting. Please refer to our [Evaluation and Management Payment Policy](#).

**Pharmacy Information**

- Under the current Harvard Pilgrim pharmacy benefit, members can receive 90-day supplies of maintenance medications through our mail order program, Optum Rx Home Delivery, or at any participating pharmacy that fills 90-day prescriptions.
- Harvard Pilgrim is working with our pharmacy benefit manager to relax refill protocols to ensure members always have adequate access to their medications. 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.

**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.

**Additional Information**
To ensure continuity of business in the event of mandatory quarantines:

- Harvard Pilgrim has an established work from home policy to ensure continued operations of our critical business functions remotely should a mandated quarantine be imposed.
- Our pandemic strategy focuses on:
  - Reducing the transmission of an infectious agent in the workplace
  - Decreasing illness among employees, contractors, and visitors
  - Maintaining mission critical business operations
  - Reducing the economic impact of an infectious disease outbreak