MONTANA HEALTH INSURERS WAIVING FEES FOR CORONAVIRUS TESTING

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INSURANCE COMPANIES VOLUNTARILY ASSISTING IN VIRUS RESPONSE

HELENA, Mont. – Four major health insurance companies operating in Montana are voluntarily waiving customer costs like copays and deductibles for coronavirus testing to aid in the state's response to the virus known as COVID-19.

Each insurance company is taking its own specific steps to address coronavirus testing, and every insurance plan is different. Montanans should follow the guidance of medical professionals and discuss their specific insurance policy with their insurance company if they need to get tested for COVID-19.

Insurance Commissioner Matt Rosendale applauded the companies for taking these actions voluntarily and before Montana has a single known case of the coronavirus.

"Montanans are coming together to respond to the coronavirus outbreak and help keep the Last Best Place healthy and safe," Rosendale said. ***"I'm happy to see the four major health insurers in Montana are all taking these actions voluntarily without a government mandate. In Montana, we roll up our sleeves and help our neighbors when the going gets tough."***

Below is a company-by-company summary of the actions being taken:

Montana Health CO-OP

Montana Health CO-OP will waive all consumer out of pocket costs (co-pays, deductibles, etc.) related to physician-advised testing for COVID – 19 (Coronavirus), effective immediately and until further notice. We will follow the new CMS guidelines for COVID – 19 coding and claims payment. MHC staff are available to answer questions and address member concerns.

"It's a no-brainer for us. We not only owe it to our members to ensure their safety, but to our fellow community members as well," Richard Miltenberger, Montana Health CO-OP CEO, said. ***"In times like these we have to do what's right. It is ultimately what's best for our members and the public, and that is why the Montana Health CO-OP was created. The Health CO-OP supports Commissioner Rosendale's efforts to contain the spread of COVID – 19 in Montana. It is good public policy and is the right thing for our members."***

Blue Cross and Blue Shield of Montana

Effective immediately, BCBSMT will not require prior authorization and will not apply member co-pays or deductibles for testing to diagnose COVID-19 when medically necessary and consistent with Centers for Disease Control guidance. This will apply to all members insured by us and is effective until further notice. Many of our members are covered under a health plan that is self-insured by their employer. We are assisting employers in making decisions about their health plans. For questions about your coverage, members should call the number on the back of their ID card. With regard to treatment for COVID-19, BCBSMT plans cover medically necessary health benefits, including physician services, hospitalization and emergency services consistent with the terms of your benefits.

"We are committed to helping our members, employer customers and our own employees stay informed about COVID-19 and assisting those who might be affected," said John Doran, divisional vice president of external affairs at Blue Cross and Blue Shield of Montana. ***"Any patient experiencing illness should contact their doctor. We stand ready to aid doctors, hospitals and federal, state and local public health organizations in serving our members and our communities."***

PacificSource Health Plans

In response to the recent novel coronavirus development, PacificSource Health Plans is waiving all member financial responsibility around co-pays, co-insurance, and deductibles for COVID19 testing related services at in-network facilities for the foreseeable future. We are also reaching out to our self-funded employer groups to determine how they would like to proceed. We are working with federal regulators to determine if we are able to extend this coverage to our Health Savings Account (HSA) members.

"We are monitoring all diagnostic codes related to COVID19, and encourage the public to follow the CDC guidelines," *said Cody Langbehn, Vice President and Montana Regional Director.* ***"We remain committed to serving our members and ensuring robust access to healthcare."***

Allegiance Life & Health Insurance Company

Allegiance customers will have access to coronavirus (COVID-19) testing, as prescribed by health practitioners, and the company will waive all co-pays or cost-shares to help fight the rapid spread of the virus in the U.S. and for its globally mobile customers. Allegiance has committed to covering the medical test similar to a preventive benefit for fully-insured plans, thereby waiving co-pays, coinsurance or deductibles for customers. This includes customers enrolled in Allegiance's employer-sponsored plans in the United States. Organizations that offer Administrative Services Only (ASO) plans will also have the option to include coronavirus testing as a preventive benefit. Benefit modifications are expected to last throughout 2020 and/or until such time as the COVID-19 concerns abide per CDC decision. Allegiance is standing up a customer resource center specifically dedicated to help customers with any administrative barriers related to coronavirus-related claims.

"During this time of heightened concern, Allegiance's role is clear. We will do everything we can to help contain this virus, remove barriers to testing and treatment, especially for seniors and people who are chronically ill, and give peace of mind to those we serve," said Dirk Visser, Chief Executive Officer, Allegiance. ***"This is another example of how, every day, we strive to stand by our customers through their life and health journeys."***

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