

TREATMENT AND COVERAGE

What should I know about “long-haul” COVID-19? Update 10/15/21

According to the [CDC](#), while most people get over COVID-19 within weeks of illness, some people experience post-COVID-19 conditions that continue 4 weeks or more after infection. [Several recent studies show](#) that between 27-33% of patients who get COVID-19 and were not hospitalized developed some lasting symptoms, no matter their age, prior health or severity of their infection.

While much is still unknown, the [CDC reports](#) these “long-haul” conditions can come to life in a variety of ways, ranging from difficulty breathing, fatigue, joint pain or mood changes to even more serious issues like multi-organ damage or autoimmune conditions. FDA-authorized and FDA-approved COVID-19 vaccines play an important role in preventing serious illness from COVID-19. Additional information on “long haul” COVID-19 is available on the [CDC website](#).

How will UnitedHealthcare cover COVID-19 treatment? Update 2/26/2021

The health of our members and supporting those who deliver care are our top priorities, and UnitedHealthcare is taking additional steps to provide support during this challenging time. This builds on UnitedHealthcare’s previously announced efforts to waive cost share for COVID-19 diagnostic testing and test-related visits and related items and services that are covered by the member’s health plan.

If a member gets sick with COVID-19, their health care provider may prescribe treatments. A summary of coverage is below. If you have questions about your benefits, [sign in to your health plan account](#) or call the number on your member ID card.

- **Exchange, individual and fully insured Employer-sponsored plans:** For COVID-19 treatment, cost-sharing will be according to the member’s benefit plan. Members will responsible for any copay, coinsurance or deductible. Coverage for out-of-network services will be determined by the individual’s benefit plan. [State variations](#) may apply.
- **Medicare Advantage health plans:** You will have \$0 cost-share for in-network and out-of-network COVID-19 treatment, including inpatient and outpatient treatment, through March 31, 2021.
- **For Members Enrolled in [UnitedHealthcare Community Plans](#):** State provisions and regulations may apply during this time.

Does UnitedHealthcare cover treatment for COVID-19 members who are still sick months after a COVID-19 diagnosis? New 3/18/2021

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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. Last updated 10/15/2021

UnitedHealthcare covers treatment for COVID-19 according to the member's health benefit plan. We do not limit ongoing health care coverage based on the time of a member's COVID-19 diagnosis.

Did UnitedHealthcare cover COVID-19 treatment at no cost share? New 2/1/2021

UnitedHealthcare waived member cost sharing for the applicable treatment of COVID-19 in network treatment through December 31, 2020, and out of network until October 22, 2020 for Individual and Group Market fully insured health plans. We worked with self-funded customers who wanted us to implement a similar approach on their behalf.

UnitedHealthcare had made the decision to extend medically necessary network inpatient COVID-19 treatment at no cost share for medical expenses for covered services. This extension applied for fully insured groups and for All Savers and ASO groups that follow UnitedHealthcare COVID-19 standard fully insured coverage between Jan. 1, 2021 and Jan. 31, 2021. This extension applied to inpatient COVID-19 treatment for members admitted with a COVID-19 diagnosis. We will also waive cost-share for COVID related FDA approved medications administered in these locations

If a member received network [treatment under a COVID-19 admission or diagnosis code](#) between Feb. 4, 2020 and December 31, 2020 or out of network COVID-19 treatment through October 22, 2020, we waived cost sharing (co-pays, coinsurance and deductibles) for the following: Office/telehealth visits, Urgent care visits, emergency department visits, observations stays, inpatient hospital episodes, acute inpatient rehab, long-term acute care, skilled nursing facilities. When available, we will also be waived cost-share for medications which are FDA-approved for COVID-19 treatment.

Does UnitedHealthcare cover outpatient monoclonal antibody treatment? Update 3/31/2021

The FDA has issued emergency use authorization for 2 monoclonal antibody treatments. According to the [CDC](#), monoclonal antibody treatments may be recommended by a member's provider if they test positive for COVID-19, and are at risk to get very sick or to be admitted to the hospital. This treatment can help the body respond more effectively to the virus.

A summary of coverage for monoclonal antibody treatment is below. [Sign in to your online UnitedHealthcare member account](#) for more details.

- **Exchange, Individual and Fully Insured Employer-sponsored plans:** For monoclonal antibody treatments, you will have \$ 0 cost-share with network providers in outpatient settings through Mar. 31, 2021. Beginning April 1, 2021, the monoclonal antibody treatment will pay according to plan benefits. Other COVID-19 outpatient treatments will be according to the member's benefit plan.

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Some self-insured health plans have different coverage benefits; if you have questions, please check with your human resources benefits team. Coverage for out-of-network services will be determined by your benefit plan.

- **Medicare Advantage plans: For monoclonal antibody treatments**, you will have \$0 cost-share with in-network and out-of-network providers in outpatient settings through 2021. Medicare is paying for this treatment in 2021.

If a person was admitted to the hospital for COVID-19 treatment on January 31, 2021 or a patient is in the hospital but was not discharged by end of day January 31, 2021, what would be covered? Update 1/27/2021

For network patient care underway prior to January 31, 2021, the patient would be covered until the date of discharge if that is after January 31, 2021

Beginning February 1, 2021 coverage is at plan benefits.

States may mandate additional or differing requirements.

If an ASO client has agreed to waive member cost-share for the treatment of COVID-19 and a member with an underlying co-morbidity (i.e. such as diabetes, heart disease etc.) has an inpatient stay for treatment of the virus, will hospitals be able to split the inpatient bill so that member cost-share will not apply to the COVID-19 treatment but will apply to services related to the co-morbidity? New 4/17

Our hospital contracts are structured such that most hospitals are reimbursed based on all-inclusive diagnosis-related group (DRG) or per diem payments. In either case, the reimbursement rate covers all charges associated with an inpatient stay from the time of admission to discharge so it isn't feasible for hospitals to split inpatient claims.

Will a customer lose grandfathered status if they adopt COVID plan changes? New 5/5

COVID plan changes to provide greater coverage related to the diagnosis and/or treatment of COVID-19 such as waiving cost share for COVID-19 testing and related office visit, treatment, and telehealth will not cause a plan to cease to be a grandfathered health plan, provided that no other changes are made that would cause a loss of grandfather status.

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