

March 25, 2020

Special Broker Update

All Medical Mutual Plans to Cover COVID-19 Testing with No Cost Sharing per Families First Coronavirus Response Act

Applies to: All Market Segments

On March 18, 2020, the [Families First Coronavirus Response Act](#) was signed into law to assist those impacted by the coronavirus disease that causes COVID-19. As a result, all Medical Mutual plans will now provide coverage for COVID-19 testing with no cost sharing, prior authorization or medical management requirements. This also covers the cost of the provider visit, which could include telehealth (telemedicine), urgent care or an emergency room visit, to determine whether the COVID-19 testing is required and to administer the test.

Member Impact

This impacts all members, including individual and group plans, as well as grandfathered and grandmothered plans, Medicare Supplement, Medicare Advantage, self-funded and labor groups. We sent a message to existing members through My Health Plan on March 20, 2020, notifying them that we are waiving cost sharing associated with COVID-19 testing. Updates are being made to [MedMutual.com/coronavirus](https://www.MedMutual.com/coronavirus) as they are available.

This coverage will be in effect from March 18, 2020, until the Secretary of Health and Human Services declares the end of this public health emergency. Additional details will be sent as updates occur.

Ohio Department of Insurance (ODI) Bulletin 2020-05

Please note: This does not apply to self-insured ERISA plans

Effective March 20, 2020, ODI released [Bulletin 2020-05](#) outlining that out-of-network treatment for COVID-19 must be covered at the same cost sharing as in-network treatment. This bulletin impacts all individuals and groups that are not self-insured ERISA plans.

Contact your Medical Mutual representative with any questions.

Updated Health Plan Options for COVID-19 Business Disruption

Applies to: Groups

On March 16, Medical Mutual released a frequently asked questions (FAQ) document to assist with answering questions groups may have about continuing their health insurance coverage. This document has since been updated to include information on specialty products, in addition to health plans.

Please review the [updated FAQ document](#). If you have additional questions, contact your Medical Mutual representative.