

PHP Coverage Update for COVID-19



The [**Families First Coronavirus Response Act**](#) (signed March 18, 2020) outlines that all health plans, including grandfathered plans, must provide coverage for [COVID-19](#) testing and visit costs without any cost-sharing or preauthorization requirements. This coverage expansion applies to all clients of PHP and PHP ProClaim.

What this means for your clients:

- When a healthcare provider visit results in an order for a COVID-19 test, the COVID-19 test and the visit where the test takes place will be paid at 100% with no deductible, copay or co-insurance.
- The location of the provider visit can be in the office, either in-person or a virtual visit, urgent care center, or an emergency room.
- This applies to all product types including fully insured, self-funded, individual, and government programs, etc. There is no option to opt-out of the coverage.

And for fully-insured PHP members:

- PHP's telemedicine service, [24/7 CALL-A-DOC](#), is now available with no cost-sharing, until further notice.

We are working to keep you informed of any new developments that impact your business. Please contact your Account Manager with any questions.

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