

March 6, 2020

From Unitedhealthcare Student Resources

We will continue to keep close track of the clinical data from the CDC and other sources and are prepared to support those we serve, irrespective of how this virus evolves.

- We are following all guidance and protocols issued by the U.S. Centers for Disease Control and Prevention (CDC), state and local public health departments – and any specific in-country guidance issued by those health authorities – in supporting our members' needs.

What we (Unitedhealthcare Student Resources) are doing

Access to Medical Care, Coverage

- Members who feel like they may have been exposed to COVID-19 are being advised to immediately call their provider. To find a network provider they can visit www.uhcsr.com/MyAccount or their UHCSR mobile app.
- The situation is evolving, but currently, the only test available in the U.S. is supplied by the CDC and some state public health departments at no charge. The FDA has released new guidance that will allow certain laboratories to qualify new COVID-19 tests to be developed and used in laboratories certified to perform high-complexity testing under the Clinical Laboratory Improvement Amendments or CLIA. Any new COVID-19 tests approved by the FDA will be available to providers in accordance with CDC guidelines and use. **UnitedHealthcare intends to provide coverage, in accordance with members' benefit plans, for laboratory tests approved by the FDA** and we are working with our national laboratory providers to offer coverage as soon as new tests become available. We recommend following CDC guidelines regarding prevention methods, screening, diagnosis and testing for COVID-19.
- We will continue to monitor for any State regulatory guidance that pertains to coverage.

Additional Support

- We are encouraging members to take advantage of our **Virtual Visit*** capability, available through the HealthiestYou mobile app, or for more information through their www.uhcsr.com/MyAccount. UHCSR insureds have access at no charge, when included with their UHCSR medical plan, or at a \$40 copay otherwise.
- Optum is opening its **Emotional-Support Help Line**, providing access to specially trained mental health specialists to support people who may be experiencing anxiety or stress following the recent developments around COVID-19. Optum's toll-free help line number, 866-342-6892, will be open 24 hours a day, seven days a week, for as long as necessary. The service is free of charge and open to anyone.

The following information is meant to specifically address administration questions for UHCSR policies. As mentioned above, all responses are at this point in time and we will continue to monitor.

Claims FAQ

- **Laboratory Procedure:**

Q: Will testing be covered for COVID-19?

A: Approved tests will be paid as an Essential Health Benefit according to normal policy provisions and limitations.

- **Ambulance Services:**

Q: Would this service be a covered benefit?

A: If an ambulance service is used, the claim will be paid same as any other sickness subject to normal policy provisions and limitations.

- **Polices with referral requirement:**

Q: Will the referral requirement apply?

A: The referral provision will be waived for COVID-19 tests and/or treatment. In the event a claim is denied for no referral, it can be appealed for reconsideration.

- **Exclusions and Limitations:**

Q: Are there any excluded charges if a student is hospitalized with the potential Coronavirus?

A: All services rendered will be subject to normal policy provisions and limitations.

- **Isolation Care:**

Q: Does UHCSR offer any provisions for students who have to be isolated?

A: The student insurance policy can be used when the covered member is being treated for an illness or injury. The insured person must be treated by a licensed, board certified or board eligible physician qualified to practice in the area of medicine. All services are subject to normal policy provisions and limitations.

- **Vaccine**

Q: If a COVID-19 vaccine is approved, would this be a covered benefit?

A: If the vaccine is approved, UnitedHealthcare will review to determine if it can be included as part of the Preventive Care Service benefit.

If you have any additional questions please feel free to reach out to Fred and he can explain in more detail.

Thank you and have a great day.

Heather Endicott

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