**Blue Cross and Blue Shield of Alabama**

**COVID-19 Response**

April 7, 2020

**KEEPING PEOPLE INSURED**

* Extended Grace Period for Underwritten Plans
	+ Blue Cross and Blue Shield of Alabama is working with our group plans experiencing financial difficulties to extend to them a longer than standard grace period in which to pay their premiums. Though there are limits to what we are able to do, to the greatest extent possible we are trying to ensure that plans and their employees continue to receive coverage during the crisis.
* Relaxation of 30 hour work requirement for employee inclusion on an employer plan.
	+ In order to remain insured under an employer sponsored plan, an employee is required to work at please 30 hours per week. BCBS of Alabama has waived that requirement during this crisis to allow employers to keep furloughed or laid off workers on their group plan as long as the premiums continue to be paid.
* Relaxation of open enrollment rule for groups to extend the normal time period (typically 30 days). This allows employees additional time to sign up for coverage through their employer. This is needed because many employees cannot get to their place of employment to fill out and submit the forms.

**HELPING WITH ACCESS TO CARE**

* Radical Expansion of Telehealth Options
	+ Since March 17, BCBS of Alabama has allowed all PMD physicians as well as numerous non-physician providers ([Press Release](https://www.bcbsal.org/web/public/portal/pressreleaseinfo.html?articleId=97316005), 3.17) to evaluate and treat, where appropriate, their patients by telephone, with no requirement that there be a video link.
		- Since telehealth options have expanded, BCBSAL has seen an increase in the number of claims filed for services rendered over the phone.
		- Average Weekly Telehealth Calls January 1 – March 15: **2,482**
		- Average Weekly Telehealth Calls March 15 – April 6: **9,142** (268% increase)
* We have worked to remove member cost sharing as a barrier to care by waiving in many instances:
	+ Waiver of all telehealth co-pays – whether COVID-19 related or not (there are some exceptions for HSA qualified plans);
		- [Explained: Telehealth vs. Telemedicine](https://providers.bcbsal.org/portal/web/pa/resources/-/resource/viewArticle/OCQ62HAJJM)
		- Waiver of all COVID related co-pays for tests, office visits and treatments;
* Pre-authorization Waivers and Flexibility
	+ Waiver of precertification requirements for inpatient treatment for COVID-19 related care.
	+ Extended the pre-authorization window for radiation oncology treatments to 180 days
	+ Extended the pre-authorization window for advanced imaging to 90 days
	+ Extended the pre-authorization window for elective procedures from 1 year to 18 months
	+ Waiving pre-certification/concurrent review of inpatient admissions for confirmed positive COVID-19 patients admitted in the State of Alabama
* Improved access to prescription drugs;
	+ We have waived all early refill restrictions for all prescriptions;
	+ Formulary flexibility without additional cost to member if there are drug shortages;
* Better access to BCBS customer service through extended weekend customer service hours:
	+ Saturday: 8am – 2pm | Central Time
	+ Sunday: 8am – Noon | Central Time
* Better Access to Mental Health Assistance:
	+ Established 24/7 emotional support line with New Directions (833-848-1764).
	+ [New Directions Crisis Resource Page](https://www.ndbh.com/CrisisResources)
	+ These benefits are available to all Blue Cross and Blue Shield of Alabama members, whether they have behavioral health benefits with New Directions or not.

**HELPING OUR HEALTHCARE PROVIDERS**

* Supplemental payments for Alabama hospitals to ensure cash flow:
	+ For small rural hospitals, we are monitoring weekly payments due in the ordinary course of business and providing supplemental payments to help with declining volumes during the crisis. If a weekly payment falls below 70% of the hospital’s average weekly payment over the last two calendar years, we will provide a supplemental payment up to the 70% threshold.
	+ We also will be working with the larger hospitals and systems on a case by case basis to see what we might be able to do based on the circumstances.
	+ Repayment of the supplemental payments will not begin prior to July 1, 2020.
	+ This program will be monitored very closely and may need to be discontinued based on numerous factors including claims costs and premium payments. At this time we have agreed to maintain this level of payments for small rural hospitals for the month of April.
* Increased availability of telehealth has been a lifeline to providers:
	+ All in-network physicians can “see” their patients and bill Blue Cross for the care they provide over the phone.
	+ Speech, occupational and physical therapists are permitted to bill certain codes where care or therapy can be delivered remotely with video assistance;
	+ Dentists are permitted to bill emergency codes for evaluations by telephone to determine the possible need for immediate care;
	+ Optometrists have been approved to delivered certain services by telephone or video;
	+ The average paid amount per week for telehealth claims increased by **406%** since March 15;
	+ Average Weekly Number of Providers Submitting Telehealth Claims Since March 15: **1,375**
	+ [Telehealth Billing Guide for Providers (Updated April 2, 2020)](https://providers.bcbsal.org/portal/documents/10226/3494887/Telehealth%2BBilling%2BGuide/b92b12c5-585f-471c-5921-72465c49b16f)
	+ [Coronavirus: Telehealth Coverage Guidelines](https://providers.bcbsal.org/portal/web/pa/resources/-/resource/viewArticle/IPUHRNMPXV)
	+ [Coding Related to the Novel Coronavirus (COVID-19): Information for Providers & Labs](https://providers.bcbsal.org/portal/documents/10226/3494887/COVID-19%2BCoding%2BGuide/69764294-c6f5-8471-0dbc-49c463b62aba)

**OPTIONS GOING FORWARD FOR THOSE LOSING COVERAGE**

* While our hope is to keep people covered to the greatest extent possible, unfortunately, there will be some who will lose coverage. Those individuals may have options, though:
	+ Continued coverage under COBRA;
	+ Purchase of an individual policy on the exchange, including an explanation of the possibility of receiving subsidies based on an estimated 2020 income level; and
	+ Short Term Limited Duration plans are available (subject to medical underwriting guidelines)
	+ [Trump Says Hospitals Will Be Paid for Treating Uninsured Coronavirus Patients | New York Times](https://www.nytimes.com/2020/04/03/upshot/trump-hospitals-coronavirus.html)

**Helpful Links:**

[**Blue Cross and Blue Shield of Alabama COVID-19 Customer Resource Page**](https://www.bcbsal.org/web/coronavirus)

[**Blue Cross and Blue Shield of Alabama COVID-19 Provider Resource Page**](https://providers.bcbsal.org/portal/resources/-/resource/viewArticle/XBPIOOAUGB)

[**Blue Cross and Blue Shield of Alabama Warning Alabamians of COVID-19 Scam**](https://www.bcbsal.org/web/public/portal/pressreleaseinfo.html?articleId=98226089)

[**Alabama Health Organizations Join Together to Stop COVID-19**](https://www.al.com/opinion/2020/03/alabama-health-organizations-join-together-to-stop-covid-19.html) **| AL.com**

[**A Business View of COVID-19 from Blue Cross CEO| Business Alabama**](https://businessalabama.com/a-business-view-of-covid-19-from-blue-cross-ceo/)