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MHPNJ COVID-19 PLAN INFORMATION AND UPDATES

We understand that COVID-19 has had a significant impact on our sponsors, partners, employers and members. Please know we are here to support you and your clients. Members Health Plan NJ is committed to ensuring that our membership has access to the care that they need but also provide valuable plan information and resources so our employers can focus on their business and employees.

IMPORTANT INFORMATION ABOUT A NEW COVID-19 SURCHARGE

Like all of our participants, Members Health Plan NJ is concerned for the health and well-being of our families, friends, neighbors and coworkers who are impacted by the ongoing COVID-19 pandemic. As vaccines and new treatments offer hope for improved health outcomes, we want you to know that Members Health Plan NJ is taking steps to ensure the Plan's continued service and long-term viability for our members.

Since the beginning of the pandemic, the Board has been monitoring the claims volume to see what effect, if any, COVID-19 would have on the Plan. After holding our healthcare fees relatively flat with no or little increases

for most of 2019 and a portion of 2020, we have since experienced a significant rise in claims related to the pandemic. This cost includes a significant increase in COVID-19 testing costs for claims when enrollees are not symptomatic or exposed, and for work-related testing. The Plan has spent an estimated \$10 million in COVID-19 claim expenses, in addition to normal anticipated claim volume.

Based on these significant medical costs associated with the COVID-19 pandemic and no decrease in utilization, the Plan needs to apply a COVID-19 monthly surcharge of 5.5 percent to help partially cover these unexpected costs. It is our hope that this surcharge can be removed once the pandemic draws to a conclusion.

This measure will go into effect on February 1, 2021. The COVID-19 surcharge will be calculated on your total monthly healthcare fees and will be added to your invoice each month and could be adjusted at any time if needed. This measure is permitted as outlined in our contract.

[Click Here](#) for a copy of the letter being distributed on Friday, January, 15th 2021 to all active employers.

[Click Here](#) for a copy of the COVID-19 Surcharge FAQ's.

FOR QUESTIONS SPECIFIC TO THE COVID-19 SURCHARGE PLEASE CONTACT US AT 833.639.2669 OPTION #9

COVID-19 TESTING - WHAT'S COVERED AND WHAT'S NOT BY YOUR HEALTH PLAN

As a self-insured member owned health plan, it is critical that all employers and members understand COVID-19 and how it is impacting the Plan. We are asking members and employers to act in a responsible manner to ensure that the plan does not incur costs for COVID-19 testing for purposes other than what is set forth in guidelines outlined in **[FFCRA and CARES Act](#)**.

As stated in previous communications, all testing claims are being reviewed and can be held for verification. Those claims that are medically appropriate will be paid with out delay. The Plan will continue outreach and communications to employers that may be utilizing the health plan to pay for testing conducted to screen for general workplace health and safety (such as employee "return to work" programs).

[Click Here](#) to view the communication related to COVID-19 testing.

COVID-19 - ESSENTIAL WORKERS ENTITLED TO WORKERS' COMPENSATION

On September 14, 2020, the State of New Jersey enacted legislation creating a rebuttable presumption for certain categories of workers that if they contract COVID-19, such contraction is work related. [**Click Here to view the legislation \(P.L. 2020. c 84\).**](#)

As a result of this Legislation the Plan will be reviewing all COVID-19 medical claims retroactively back to March 9, 2020 and if determined that the covered person was an essential employee under the law, the claim may be denied as MHPNJ does not cover work related claims.

Employees and Employers may receive outreach calls from the Plans Chief Clinical Officer, Aetna or Rawlings to verify information related to the COVID-19 diagnosis and circumstances.

It is important to know that the legislation also specifies that any workers' compensation claims paid pursuant to this new law shall not be considered in calculating an employer's Experience Modification Factor.

[**Click Here to view the communication related Workers' Compensation coverage for essential employees.**](#)

COVID-19 - VACCINATIONS AND WHAT TO EXPECT

MHPNJ Members will not be charged for any COVID-19 vaccination as stated in the recent [**New Jersey Department of Banking and Insurance Bulletin No. 21-01.**](#)

As local and federal government agencies work towards the rollout of the COVID-19 vaccine, we wanted to share important information as it relates to the vaccine. The Plan will continue to share additional information with our members and brokers as it becomes available and the rollout moves forward

[**Click Here to review the Summary of New Jersey COVID-19 Vaccination Provisions based on the NJ DOBI bulletin.**](#)

[**Click Here to obtain valuable information and resources related to the COVID-19 vaccination.**](#)

[**Click Here to Register for the COVID-19 vaccination through the New Jersey website.**](#)

**FOR ADDITIONAL QUESTIONS, PLEASE CONTACT YOUR
BROKER RELATIONSHIP MANAGER**

**Join Tom Daniels for one of the scheduled
MHPNJ COVID-19 Plan Update Webinar**

**Wednesday
January 20th
1pm - 2pm**

[Click Here to Register](#)

**Thursday
January 21st
1pm - 2pm**

[Click Here to Register](#)

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Designed for You.