

Applies to: Fully Insured and SHBP/SEHBP members

COVID-19 Update: No Costs for COVID-19 Treatment Received In Network

To ensure our members get the care they need for COVID-19 and eliminate cost as a potential barrier to treatment, Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ) is extending its previously announced waiver of all member cost-sharing obligations to include all covered benefits associated with treatment for COVID-19 when delivered by in-network professionals and facilities. The policy, retroactive to **March 1, 2020** and in place through at least **June 30, 2020**, means that members will pay no deductible, copay or coinsurance for in-network, inpatient and outpatient care when their claim indicates treatment was related to COVID-19.

“As we deal with the most significant public health emergency in our lifetime, cost should not be a barrier to critical care for members diagnosed with COVID-19. The health of our members is our greatest concern and we urge them, and everyone, to follow public health authorities’ guidance to avoid infection. Most people who contract COVID-19 will be able to fully recover at home with rest and over-the-counter treatments for symptoms. For our members with more severe disease, these changes will give them added peace of mind so they can focus all of their energies on the most important thing: getting better,” said Kevin Conlin, Chairman, President and CEO of Horizon BCBSNJ.

As part of a series of actions taken in response to the COVID-19 outbreak, the Company previously announced that members would pay no deductible, copay, or coinsurance for evaluation, testing, and covered medical services for COVID-19 diagnosis and treatment when delivered by in-network professionals and facilities. That policy covered office, urgent care, and Emergency Room visits as well as care delivered through telemedicine, common video or telephone. Horizon BCBSNJ has also waived pre-authorization and pre-certification for inpatient admissions at in-network acute care hospitals to speed hospitalization when needed.

This change applies to all fully insured members, including those covered by individual and small group policies, Medicare and Medicaid. The State Health Benefits Program (SHBP) and School Employees’ Health Benefits Program (SEHBP), which Horizon BCBSNJ administers for the State of New Jersey, have also agreed to this policy change. Other self-insured health plans are responsible for the specific plan designs they choose to offer to their employees, and Horizon BCBSNJ will continue to work with them to administer their plan designs as directed.

Horizon BCBSNJ continues to monitor the COVID-19 pandemic and may extend these changes beyond **June 30, 2020** as the situation dictates.

If you have any questions, please contact your Horizon BCBSNJ sales executive or account manager.



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