



May 5, 2020

Fellow physicians and health care professionals:

All of us at Humana are inspired by your commitment and sacrifice in caring for your patients in the communities we serve together. We deeply appreciate all you have done to stay connected with your patients, and the creative approaches you have developed to care for our members during this crisis. Some members have used telehealth as a means to stay connected with their care providers while others may have delayed care while at home, which could adversely impact their health. Moreover, we know those with behavioral health conditions are experiencing exacerbations in the setting of these new strains, greater social isolation, and less access to care. Now that several states have begun to ease restrictions on social distancing and elective procedures, we expect to see more Humana members return to see their care providers in person. Others will choose to remain at home, but we must find ways for them to stay connected with you. We want to provide flexibility to all of our members so they can receive the care they need, safely, and in the healthcare setting of their choice.

We are taking additional actions to help protect, inform and care for our nearly 4.5 million Medicare Advantage members. At Humana, our goal is to make the healthcare experience simpler, more personal and more caring, and that includes supporting the critical relationship you have with our members, so they can achieve their best health. The additional actions we're taking are designed to make it easier for our members to access necessary and appropriate care during these unprecedented times, particularly from primary care physicians and behavioral health care providers. They include waiving all cost share (copays, coinsurance, and deductibles) for in-network primary care, outpatient behavioral health and telehealth visits for the remainder of the calendar year as well as proactively delivering safety kits to members' homes, which we hope will help access essential healthcare services more safely and with greater confidence.

- 1. Waiving member cost share for all in-network primary care visits to encourage members to seek needed care from their primary care provider.** We want to encourage our members to reconnect with their PCP, particularly for preventive care and chronic condition management. Cost share waivers are retroactively effective as of May 1, 2020. These cost share waivers apply to office visits for all participating/in-network providers as well as any labs performed in the primary care physician's office during the visit. Labs drawn in the PCP office and sent to a hospital or reference lab are excluded from the primary care cost share waiver, as are radiology, supplies, and Part B drugs administered as part of the visit.
- 2. Waiving member cost share for outpatient behavioral health visits to encourage members to seek needed behavioral health care.** We know that a large number of our members are struggling with social isolation, loneliness, and potentially anxiety and depression as a result of COVID-19 and social distancing, while others have existing behavioral health conditions that they may not have sought treatment for in recent months. To support our members in need of behavioral healthcare, we are waiving all member cost-share on outpatient, non-facility based behavioral health visits with participating/in-network providers. This includes psychiatric



medication consults, individual therapy, and group therapy. These cost-share waivers are retroactively effective as of May 1, 2020.

- 3. Extending member cost share waivers for in-network telehealth visits to give members flexibility to seek and receive care.** We have seen considerable adoption of telehealth since we introduced our updated policy in March. Given the important role telehealth is playing in providing access to care for members who are staying at home, we are extending our member cost-share waivers through the end of the year. This waiver applies to telehealth visits with all participating/in-network providers, including primary care, behavioral health, and other specialist providers. To support providers with patient engagement and adoption of telehealth, we have developed a toolkit of engagement templates and messaging that your practice can leverage. These tools are unbranded and can be modified to allow providers to customize with their logos, contact information, and telehealth channels in use. The tools can be found on our Provider COVID website under [telehealth toolkit](#).
- 4. Providing safety kits to support visits to their doctor's office or other care providers.** For members who need to access the healthcare system or other essential services in the community, we want them to be as safe as possible. To assist in this effort, Humana is proactively sending a safety kit to members in late May/early June through the beginning of July that includes masks, additional whole-person health information, and guidance on how to use masks together with maintaining other preventive measures such as handwashing and social distancing.

In support of these cost share waivers that will remain in place through the end of the year, please do not collect a copay from any Humana individual or group Medicare Advantage patients for any of the primary care, behavioral health, and telehealth visits outlined above.

If you have additional questions about the above actions, please refer to our [Provider COVID website](#) or call provider relations at 866-427-7478. From all of us at Humana, we extend a heartfelt thank you for everything that you do for our members, and for the country as we confront this crisis.

Sincerely,

A handwritten signature in black ink, appearing to read "William Shrank".

William Shrank, M.D., MSHS

Chief Medical and Corporate Affairs Officer