



An important communication for Humana Employer Group clients

Our plan for continuing to support you and your employees

We are proud of the industry-leading moves that we have made to increase access to care and provide the flexibility that employers and employees need during this unprecedented time. Working closely with provider partners, federal agencies and state authorities, we have developed a robust infrastructure to anticipate and serve the evolving needs of you and your employees throughout the pandemic.

We want to share an update on steps Humana is taking to serve our members as we continue to evolve our pandemic response model.

Utilization management integration

In March, we recognized that one of the most critical, immediate ways that we could support healthcare providers during the early days of the health emergency was to temporarily lift administrative requirements in settings where capacity was stretched, in order to maximize time and capacity to offer care to patients most in need. Eight months later, in close partnership with care providers, we have fortified a resilient and robust system of care. While we will be re-introducing our standard utilization management practices for conditions where provider capacity allows, we will continue to waive administrative requirements for select conditions. This will ensure that provider partners have the capacity and tools to provide seamless access to care and also help to guide Humana members toward appropriate and cost-effective treatment options.

Care for your employees

Our highest priority remains the care of our members – your employees. As testing and knowledge about COVID-19 has improved, Humana is adjusting COVID-19 associated fee waivers.

As of October 23, will re-introduce cost-sharing requirements for members undergoing COVID treatment without a confirmed COVID diagnosis. Humana will continue to waive all out of pocket costs for members diagnosed with COVID-19 including: member copays, deductibles and coinsurance cost sharing for covered services for COVID-19 related tests and treatments regardless of where they take place. This could include in-network telehealth, primary care physician visits, specialty physician visits, facility visits, labs, home health and ambulance services. Member cost share (deductibles, copayments, and coinsurance) for members with a confirmed COVID diagnosis will be waived through the end of 2020. We will

continue to reassess as circumstances change. Once there are FDA-approved vaccines and medications, we intend to cover those costs for our members who have our prescription drug coverage, as well. Self-insured plan sponsors were given the choice to opt-out of the program at their discretion.

We will continue to ensure you have access to COVID-19 information and support

Humana will continue to work with our partners to monitor and adapt our COVID-19 response. As a reminder, we have launched a dedicated service line ([1-800-592-3005](tel:1-800-592-3005)) and email (COVIDquestions@humana.com) specifically for employers to address any questions you may have. We have also centralized our COVID resources—including recorded webinars, presentations, downloadable guides and FAQs in our [COVID-19 employer resource center](#). We encourage you to reach out to your Humana account manager if you would like to discuss your needs further.

Your partner in care today and tomorrow,

Humana Employer Group



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