

# California's Health Plans Continue Dedicated Efforts To Address the Coronavirus Pandemic



Doctors, hospitals and other health care professionals on the front lines are heroes, fighting the COVID-19 pandemic every day. California's health plans are working hard to provide as much support as possible to our partners across the healthcare system so they can effectively care for the patients we serve.

California's health plans have responded with overwhelming support to help Californians remain safe during the COVID-19 crisis. In addition to compliance with all required actions during the pandemic, health plans are investing in and serving their communities in a variety of ways. Each health plan is responding to the crisis based on the needs of the local communities and members they serve.

California's health plans also realize this pandemic is placing a great financial strain on providers and all of our partners across the healthcare system. That's why health plans strongly advocated for emergency funding for physicians and hospitals, as part of the federal stimulus package. We are pleased this federal funding is assisting the providers and facilities most in need.

The following is a sampling of the variety of ways in which health plans are responding. These combined efforts are an essential part of the all-hands-on-deck approach that California is taking to keep people safe and ensure they are getting the care they need during this unprecedented emergency.

## Testing and Treatment

At no cost to patients, testing and treatment for COVID-19 are being provided with zero copay or out-of-pocket expenses by many plans through 2020.

- One plan is even dedicating \$14 million to build a dedicated lab for COVID-19 testing.

## Financial Incentives and Support for Providers

Some health plans are providing major financial support to help ease the financial strain on front line health care heroes.

**Health plans are giving roughly \$3 billion to providers on the frontlines of COVID-19. Examples of financial support for providers include:**

- Nearly \$2 billion in accelerated payments and financial support to partners delivering care.
- \$200 million to providers in financing guarantees, advance payments, and restructuring of contracts to ease financial pressures on providers.
- Over \$90 million to facilities through the greater of their expected net patient revenue for Medi-Cal members or their monthly claims' average for 2019.
- \$85 million in accelerated claims payments to hospitals.
- \$600 million in accelerated payments to California providers and communities.

- Nearly \$6 million in immediate assistance for Medi-Cal providers to expand telehealth, community clinics, and those serving vulnerable populations.
- \$25 million in advance payments to specialty care providers and FQHC clinics.
- Tens of thousands of PPE equipment for health care workers.
- Creating digital tools for hospitals to digitally triage patients seeking information on COVID-19, lessening the surge while still providing access to patients.

### Expanding Access to Care and Coronavirus Resources.

**Telehealth appointments** - With social distancing being a critical approach to prevention, health plans are increasing physician availability through telemedicine services, waiving cost-sharing for telehealth appointments, and reimbursing providers at the same rate as in-person office visits. Some health plans are providing:

- Nearly \$6 million in grants to Medi-Cal providers, FQHCs, Rural Health Centers and more to expand telehealth to vulnerable patient populations.
- Staffed call centers, web-based resource centers on COVID-19, and online risk assessment tools to determine personal risk factors.
- Digital tools to help employers and employees obtain information during open enrollment through contactless connections while many workers are working from home.

### Ensuring Access to Prescription Fulfillment

Health plans are making it easier for patients to fulfill their prescription needs while sheltering in place. Specific examples include:

- Relaxing prescription refill limits of 30-day supply prescriptions to 90-day supplies.
- Refilling prescriptions early for a 60-day supply buffer.
- Free home delivery.
- Waiving prescription refill limits and open restrictions on home or mail delivery.

### Support for Vulnerable Populations

Health plans are delivering support to populations particularly vulnerable to COVID-19 and who may face challenges accessing the care and resources they need. Examples of this outreach by health plans include:

- Targeted outreach to enrollees who have COVID-19 and are most vulnerable to it due to health conditions, such as asthma, diabetes, chronic heart disease, and more.
- Committing over \$5 million in emergency funding to address the needs of vulnerable seniors, as well as hands-on management teams addressing social and non-health care needs.
- Outreach to members on accessing care, telehealth services, nurse advice lines, online resources, mail order prescription services, and more.
- Incorporating county and municipal resources for financial assistance on their websites.
- Donating over \$135,000 in gift cards to help seniors meet basic needs, like food, water, and cleaning supplies.

### Offering Mental Health Support at Home

Many health plans are expanding mental health support and resources to individuals and organizations. Here are some examples of the variety of ways health plans are expanding mental health services to their members at home:

- Offering free online digital resources to help patients navigate social isolation, job loss and other COVID-19 challenges, such as family caregiver consulting and emergency services.
- Providing a free mental health app for members to help people improve their well-being and enhance sleep, mood, and more.
- Phone and video calls for therapy and medication assistance with a psychiatrist.
- Public webinars on mindfulness, tools and techniques to manage stress, and building resilience.

## Providing Community Support

Monetary Donations, Volunteer Efforts by Health Plan Employees, Virtual Town Halls, Making Individual Online Risk Assessment Tools Available to the Public and more. Here are just some of the efforts individual health plans are working with nonprofits and the civic community to provide support during the crisis:

- Contributing hundreds of thousands of dollars to cities to set up drive-through testing, connection donors of PPE to hospitals, and more.
- Contributing funding to leading public health organizations, like the CDC Foundation, to strengthen public health infrastructure, as well as help to manage the LA Surge Hospital.
- Fighting food insecurity by supporting meal delivery and food distribution efforts, oxygen concentrators, and donating tens of thousands of surgical masks to healthcare workers.
- Transportation to medical appointments.
- Giving \$25 million to support families of frontline healthcare workers.
- Providing financial assistance for low-income and vulnerable populations for basic needs, such as food, rent, and broadband access for students learning from home.
- Funding social and emotional wellness for students and those experiencing job disruption.
- Funding for California agricultural workers, many of whom are undocumented and ineligible for federal financial relief.
- Providing over \$1.5 billion in support by waiving Medicare Advantage specialist and primary care physician cost-sharing through September for some members, accelerating funds to state partners and critical care providers, expanding homeless support programs, providing food and baby formula, and more.
- Providing \$50,000 in gift cards to foster youth transitioning to independent living during uncertain times.

- Expanding medically-tailored home-delivered meals for Medi-Cal members who face chronic disease and complex health challenges.
- Nearly \$1.5 million in grants to California nonprofits to support free and charitable clinics, meal support for low-income families, and more.
- Giving millions of dollars to support contact tracing.
- One health plans has pledged \$28 million in grants to help communities overcome systemic inequities.

## Lessening the Administrative Burden on Providers

### Temporarily Extending and Waiving Prior Authorization:

Many health plans are accelerating access to care for COVID-19 treatment by extending or waiving prior authorization and lifting other administrative impediments where possible. Here are some examples of what various health plans are doing to remove administrative burdens on providers:

- Temporarily suspending prior authorization requirements for post-acute care settings.
- Accelerating previously submitted claims payments to distribute funding to providers.
- Reimbursing all providers for telemedicine at the same rate as in-person visits for nearly all telemedicine appointments.