March 12, 2020

Dear physician or healthcare professional:

Our priority during this coronavirus disease 2019 (COVID-19) outbreak is to support the safety and well-being of the patients and communities we serve. To assist you as you communicate and care for your patients, we have developed resources and materials available online at Humana.com/provider/coronavirus.

In addition to a general overview on COVID-19 facts, the webpage contains three sections:

FOR YOUR HUMANA PATIENTS

Our goal is to ensure that Humana members are able to access the care they need for suspected cases of COVID-19; as a result, we have taken the following steps for our Medicare Advantage, Medicaid and Commercial members:

- Humana will waive out-of-pocket costs associated with COVID-19 testing at approved laboratory locations for symptomatic patients who meet the CDC guidelines for testing. Both of our participating national laboratory providers, LabCorp and Quest Diagnostics, are now testing for the virus.
- Humana will waive out-of-pocket costs for telemedicine for all urgent care needs for the next 90 days, including:
  - MDLive, our national urgent care telehealth provider for all Medicare Advantage, and also for Commercial in Puerto Rico
  - Doctor on Demand, our national urgent care telehealth provider for Commercial
  - Urgent care telehealth services delivered by a participating Humana provider using synchronous virtual care (live video-conferencing)
- Humana is allowing early refills on prescription medicines so members can prepare for extended supply needs—an extra 30- or 90-day supply as appropriate
- Humana Pharmacy is diligently monitoring medicine supplies to maintain adequate stock
- Humana customer service has established a concierge line for members with specific questions related to the coronavirus and their coverage. Members can call Humana’s toll-free customer support line, found on the back of their member ID card, to be connected to this dedicated team.

There is new IRS guidance allowing for cost share waivers for COVID-19 testing and urgent care telehealth for health savings accounts (“HSAs”). These services will be covered 100% by the high deductible health plan and are not subject to deductible. Visit the IRS website to learn more about these provisions. Also note that it is possible a small number of administrative-services-only (“ASO”) commercial groups may choose to opt out of out-of-pocket cost waivers for these services.

We also have resources you can share with your patients if needed, regardless of their health plan. This includes a flyer that shares preventive strategies and links to important information around preparedness and creating emergency action plans:

- CDC emergency action plan
- American Red Cross disaster preparedness plan
WORKING WITH HUMANA

To provide clarity to billing processes, we’ve outlined the following:

**Diagnosis Codes**

When submitting COVID-19 related claims for your Humana-covered patients, follow the appropriate CDC guidance on diagnosis coding for the date of service. The CDC has provided interim coding guidance on which ICD-10 diagnosis codes to report until a new code becomes effective Oct. 1, 2020.

Interim code guidelines:
- [ICD-10-CM Official Coding Guidelines – Supplement: Coding encounters related to COVID-19 Coronavirus Outbreak](#)

New ICD-10-CM diagnosis code, effective Oct. 1, 2020:

**Laboratory Testing**

When possible, please refer your Humana-covered patients to an in-network laboratory if they need COVID-19 testing. Lab providers should use the newly created HCPCS codes when billing for COVID-19 testing. CMS created the following HCPCS codes for testing performed on or after Feb. 4, 2020:

- HCPCS U0001: This code is used for the laboratory test developed by the CDC
- HCPCS U0002: This code is used for the laboratory test developed by entities other than the CDC

Note: If your patient has Medicaid coverage, follow the appropriate state Medicaid guidance if a state Medicaid agency directs you to use other coding.

**Patient Responsibility**

As outlined above, since we are waiving member cost share for covered COVID-19 testing and urgent care telehealth visits, do not collect payment from Humana Medicare Advantage, Medicaid, and Commercial HSA patients for these services. We will issue further information on how to determine if other ASO group sponsored plans have opted out of cost share waivers. In the meantime, please use your best judgment.

**IMPORTANT LINKS**

For the most reliable information available, we’ve included links to key information from the CDC:

- [COVID-19 homepage](#)
- [Information for healthcare professionals](#)
- [Testing](#)
- [Resources for healthcare facilities](#)

State health departments can be accessed through: [State Health Departments](#)
If there are additional ways we can support you and your health care organization, please call our Provider Relations department at 1-866-427-7478 or contact your Humana representative.

We’re committed to working closely with you and appreciate the care you provide to your Humana-covered patients.

Sincerely,

William Shrank, M.D., MSHS
Chief Medical and Corporate Affairs Officer