

California's Health Plans Are Taking Decisive Action 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 on its way to 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 is being provided with zero copay or out-of-pocket expenses by some plans through 2020.

- One plan is even dedicating \$14 million to build a dedicated lab to perform 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.

- One health plan is providing nearly \$2 billion in accelerated payments and financial support so their provider partners across the U.S. can focus on delivering needed care.

- Another health plan is providing \$200 million dollars for their providers through financing guarantees, advance payments, and restructuring of contracts in order to ease the pressures of the coronavirus pandemic.

- One plan is strengthening hospitals' response to COVID-19 by amending their contracts to include a capitation feature that will pay over \$90 million to facilities through the greater of their expected net patient revenue for Medi-Cal members or their monthly claim's average for 2019. Another plan is accelerating claims to hospitals with \$85 million in payments.

- One plan is accelerating more than \$600 million in payments to support California hospitals, medical groups, and doctors as well as supplementing critical services in communities across the state.

- Another health plan is providing [\\$5.9 million in immediate assistance to support Medi-Cal providers](#) impacted by the outbreak of COVID-19, an investment that will enable the expansion of telehealth capacity and capability for many clinics, centers, and practices serving the state's most vulnerable patient populations.
- [\\$25 million in advance payments is being provided by one plan in order to support primary and specialty care providers, as well as FQHC clinics and other providers financially impacted by COVID-19.](#)
- [One health plan is donating tens of thousands of gloves, masks, and gowns for healthcare workers.](#)

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.
- [\\$5.9 million in grants are being provided by one health plan to Medi-Cal providers, Federally Qualified Health Centers, Rural Health Centers and others to expand telehealth services](#), benefiting the state's most vulnerable patient populations.
- Some plans are staffing call centers to answer questions on COVID-19, as well as [providing web-based resource centers](#) that include the latest information on the pandemic.
- Some plans are making [online risk assessment tools](#) available to the public, as well as providing options for members to digitally connect to determine their personal risk factors for COVID-19.

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 early prescription refill limits where permitted](#) and encouraging members to ask their doctors to change any 30-day supply prescriptions to 90-day supply.

- [Refilling prescriptions early so that members have a 60-day supply buffer.](#)
- [Free home delivery.](#)
- Some plans are [waiving prescription refill limits](#) for members and [relaxing 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:

- Californians with health conditions, such as asthma, diabetes, chronic heart disease, are in many cases receiving targeted outreach to ensure they are aware of the services available to them during the COVID-19 crisis.
- One health plan [committed \\$5.1 million in emergency funding to address a variety of needs for vulnerable seniors](#) and others at risk due to the effects of the COVID-19 pandemic.
- Complex care management teams are [working with senior citizens and other vulnerable patients](#) to address their needs, which may include social services or other non-health care related services.
- Some plans have made additional [outreach to provide their members with information on how they can get care if they are not feeling well.](#) This includes information on [telehealth services, nurse advice lines, online resources,](#) and [mail order prescription services.](#)
- Plans have also [incorporated county and other municipal resources on their health plan websites](#) to provide information to enrollees regarding food, financial assistance, and more.
- [One plan has donated over \\$135,000 in gift cards to help seniors meet basic needs, such as food, water, and supplies to help maintain cleaning standards in their homes.](#)



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.](#)
- Providing a [free mental health app for members](#) to help people improve well-being and enhance sleep, mood, and more.
- [Offering support and resources to individuals and organizations who have been impacted by COVID-19](#), whether or not they have these services included as part of their benefits.
- [Allowing members to make phone or video calls to reach therapy sessions and get help with medications from a psychiatrist.](#)
- Making webinars available to the general public to raise awareness about tools and techniques for [stress management](#) and [building resilience](#), along with the ability to join [mindfulness sessions](#).

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 making to support their communities during this crisis:

- Partnering with nonprofits and the civic community, [contributing hundreds of thousands of dollars to cities in need and setting up drive-through testing](#), as well as helping to [connect donors of PPE supplies to hospitals and communities in need](#).
- Contributing major funding to leading public health organizations, like [collaborating with the CDC Foundation to strengthen the nation's public health infrastructure](#) and response systems to stop the spread of COVID-19, and helping to [manage the new Los Angeles Surge Hospital](#).

- [Working to fight food insecurity by supporting meal delivery and food distribution efforts](#), as well as to procure hundreds of oxygen concentrators for COVID-19 patients who are able to be cared for at home, and [donating tens of thousands of surgical masks to health care workers](#).
- [Providing transportation to medical appointments](#), should members not have access to transportation.
- Some plans [covering some items that help protect against COVID-19](#), like certain rubbing alcohols for disinfecting, digital thermometers, and more.
- [One health plan is giving \\$25 million to support the families of frontline healthcare workers who give their lives fighting COVID-19.](#)
- [Partnering with community organizations to provide financial assistance for low-income and vulnerable populations for necessities like food, rent, and broadband access for students learning from home.](#)
- [Funding efforts to support social and emotional wellness and broadband access for families impacted by school closures and job disruption](#), as well as funds to assist California agricultural workers, many of whom are undocumented and ineligible for federal financial relief.
- [Another plan is providing over \\$1.5 billion in support for its members, including providing premium credits to customers, waiving all Medicare Advantage specialist and primary care physician cost sharing through September, accelerating funds to state partners and critical care providers, expanding homeless support programs, providing food and baby formula, and more.](#)
- [One plan is addressing food insecurity by expanding their medically-tailored home delivered meal program throughout three regions of the state for Medi-Cal members who face chronic disease and complex health challenges.](#)
- [One plan gave nearly \\$1.5 million in grants to California nonprofits to support free and charitable clinics, meal support for low-income families, and more.](#)



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 so they can dedicate more time to treating patients:

- [Temporarily suspending prior authorization requirements for post-acute care settings.](#)
- [Accelerating previously submitted claims payments to distribute funding to providers.](#)
- [One health plan is updating their policies to reimburse all providers for telemedicine at the same rate as in-person visits for nearly all telemedicine appointments.](#)

Partnering with Other Health Care Industry Stakeholders

- The California Association of Health Plans has been working with the California Medical Association, California Hospital Association, America's Physicians Groups, and others to understand urgent needs and head off growing challenges in our health care system. This allows us to facilitate solutions on a case-by-case basis. We are committed to continuing and increasing this partnership.