

As a third party administrator Allegiance Benefit Plan Management administers employer Health Plans with specific plan language and coverage. We will continue to administer these plans utilizing current plan language. Any changes or modifications require a plan amendment as this requirement has not been lifted.

## **COVID-19 Testing & Services:**

Please verify with Allegiance customer service on the specifics of coverage under your patients plan as Plans have the option to expand the coverage per the below. Coverage is limited to in-network testing providers only.

- Allegiance will program plans to cover COVID-19 testing and the related office visit from innetwork providers 100% of the plan's applicable allowable with no member responsibility.
  - Coverage will be based on the specific drug test HCPC U0001, U0002 & 87635 for the specific COVID-19 test
  - Coverage will be based on the ICD-10 diagnosis for possible or definite exposure to COVID-19
- Expanded Option
  - Coverage for all testing and treatment related to COVID-19 from in-network providers at 100% of the plan's applicable allowable with no member responsibility.

Coverage will be based on the ICD-10 diagnosis for confirmed COVID-19 diagnosis

- ✓ All coverage options are limited to in-network providers only
- ✓ All coverage options depend on accurate coding by the provider
- ✓ Coverage changes will be effective for dates of service starting March 1, 2020 forward

## \*Telemedicine and Voice Consultations

Allegiance Benefit Plan Management's claims processing systems will reimburse in person visits, phone calls, real-time synchronous virtual visits for screening and testing for COVID-19 without copay or cost share for all individuals according to the terms of the individual plans when provided by qualified, in-network providers regardless of patient location. Qualified providers include physicians and certain non-physician practitioners such as nurse practitioners, physician assistants and certified nurse midwives and telehealth vendors authorized by the plans. In addition, for Plans that do not opt out, our claims processing system will reimburse telehealth visits not related to COVID-19 in accordance with current policy coinsurance, deductibles, and copays when those services are provided by qualified in-network professionals, which include physicians and certain non-physician practitioners such as behavioral health professionals, nurse practitioners, physician assistants and certified nurse midwifes. Telehealth services for therapy including but not limited to Physical Therapy, Occupational Therapy, Speech Therapy, and Acupressure are not covered benefits and will be denied.

Allegiance Life & Health Insurance Company, Inc., (AL&H) will reimburse in person visits, phone calls, real-time synchronous virtual visits for screening and testing for COVID-19 without copay or cost share at in-network providers. In addition, AL&H currently covers telehealth visits not related to COVID-19 in accordance with policy coinsurance, deductibles, and copays when those services are provided by qualified in-network professionals, which include physicians and certain non-physician practitioners such as behavioral health, nurse practitioners, physician assistants and certified nurse midwifes. Telehealth services for therapy including but not limited to Physical Therapy, Occupational Therapy, Speech Therapy, and Acupressure are not covered benefits and will be denied.

\*Please note that state and federal mandates may supersede these guidelines.

## Pre-Certifications of Inpatient Stay/Pre-treatment Review of Outpatient Services

None of the Plans currently require pre-certification of inpatient stays or pre-treatment review of outpatient services hence there is no member or provider penalty. However, all plans strongly encourage providers and members to obtain certification for inpatient services and for specific outpatient services prior to obtaining medical service to determine if they are medically necessary and/or not experimental/investigational and therefore eligible for coverage under the plan.

Therefore, at this time Allegiance clients will not be following suit and issuing waivers pursuant to Federal COVID-19 Section 1135 Waiver. This waiver applies only to Medicaid Medicare and other governmental payers and is not mandatory for other private plans. Allegiance must follow terms of coverage given to us by these private plans. However, if current legislation in the US Congress passes that requires this waiver Allegiance will follow the requirements of the new law.

## **Referral Requirements**

Referral requirements will remain the same according to plan coverage.