



Independence Edge

March 9, 2020

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Independence responds to COVID-19 (Coronavirus)

Independence is closely monitoring the situation with the respiratory illness caused by the new COVID-19 virus (Coronavirus). We are committed to making sure that our members can receive appropriate testing and treatment for this virus if needed.

Below are enhancements we are making to our fully insured plans, employer-sponsored plans, Medicare Advantage and individual and family plans available through the Affordable Care Act. Self-funded plans that wish to opt-out of these enhancements should contact their account executive.

Testing will be covered. During this public health crisis, Independence will cover as a preventive service and waive cost-sharing (such as co-pays and coinsurance) for the COVID-19 test when performed at a hospital or an approved laboratory.

Telemedicine is available. To help reduce potential exposure, Independence also offers a telemedicine benefit with most plans. To encourage use of these services, Independence will waive co-pays for telemedicine visits for the next 90 days.

Treatment will be covered. At this time, there is no specific antiviral treatment or vaccine for COVID-19. Members should receive care from their doctor to help relieve symptoms as they would other viral respiratory infections. Independence continues to cover medically necessary health care costs to treat infectious diseases, including COVID-19, based on the terms of the member's insurance plan.

Prescriptions can be filled. Independence has lifted prescription refill restrictions on maintenance medications, such as the "refill too soon" limit, for members in states that have declared a state of emergency because of the virus. We are carefully monitoring COVID-19 developments and will make adjustments to policies as appropriate. We recommend that members call the Pharmacy Services number on their ID cards as needed if they require additional medication refills due to a potential quarantine situation.

Business Continuity Plan

As part of our business-continuity planning, several hundred Independence associates began working from home last week to "stress-test" our technology. Due to the success of this pilot, we have decided, in an abundance of caution and to alleviate concern about the potential spread of infection, to reduce the density of associates in the building and extend the offer to work-from-home to additional areas of the company, beginning tomorrow, March 10. We are confident in our ability to maintain claims payment timeliness and call centers readiness during these changes.

For more information regarding COVID-19 symptoms, preventive actions members can take, and additional resources, like the CDC's interim guide for businesses and employers and answers to frequently asked questions, please visit ibx.com. We will continue to evaluate member needs as the situation changes. We encourage you to visit ibx.com regularly for the latest news and updates. Our fully insured, digitally-engaged members will be receiving this [communication](#) about COVID-19 later today.

If you have any questions, please contact your Independence account executive.