



March 12, 2020

Dear Valued Customer:

Like you, we are concerned about the impact that COVID-19 could have on the health and wellbeing of the people we serve.

UnitedHealthcare has a team of experts closely monitoring [COVID-19](#) and, as with any public health issue, we are working with and following all guidance and protocols issued by the U.S. Centers for Disease Control and Prevention (CDC), Centers for Medicare & Medicaid Services (CMS), Food and Drug Administration (FDA), state and local public health departments in supporting our members' needs.

To help ensure our members have access to care, on March 7th UnitedHealthcare announced that we will waive member cost sharing for approved and authorized COVID-19 testing for fully-insured commercial, Medicaid and Medicare members.

Similar to our fully-insured approach, a number of our self-funded customers have asked about providing coverage of the COVID-19 tests without imposing cost share on their members. To support you and your employees during this challenging time, we intend to process covered COVID-19 testing claims without applying member cost sharing. This means the member cost share will be paid under your plan. COVID-19 testing claims will be processed with no member cost share for both fully-insured and self-funded plans effective April 1st, 2020.

As a self-insured customer, you have the right to opt out of this change; however, we strongly encourage you to support it. If you decide to opt out of this change, please contact your account representative by March 20, 2020.

Finally, eligible UnitedHealthcare and OptumRx members needing help obtaining an early prescription refill can call the customer care number located on the back of their medical ID card for assistance or work with their pharmacist who can assist in obtaining an override. We also encourage health plan members to use UnitedHealthcare's **Virtual Visit** capability, available through the UnitedHealthcare app, to help answer any general questions or concerns.

Thank you for your patience and support during this challenging time. We expect the situation will evolve rapidly and we will continue to keep you updated as we have additional guidance and guidelines over the coming weeks and months.

Sincerely,

A handwritten signature in black ink, appearing to read "Bill Golden", written over a light gray signature line.

Bill Golden
CEO, Employer and Individual, UnitedHealthcare