



**Medical Mutual**  
2060 East Ninth Street  
Cleveland, OH 44115-1355  
MedMutual.com

March 10, 2020

Address Line 1  
Address Line 2  
Address Line 3 (if necessary)  
Address Line 4 (if necessary)

Dear First Name,

Most likely, you and your employees have concerns over the recent outbreak of the coronavirus known as COVID-19. I want to take a moment to update you on how Medical Mutual is prepared to deal with this situation.

**Testing Covered with No Member Cost Sharing**

The Trump Administration has designated diagnostic testing for COVID-19 an essential health benefit under the Affordable Care Act. Medical Mutual is covering all diagnostic testing for the virus, as long as it is ordered by a medical provider. We are taking the extra step of waiving all member cost sharing, including copays, coinsurance and deductibles for these tests for you and your employees.

If a member is diagnosed with COVID-19, they will be covered according to the benefits of your Medical Mutual plan unless otherwise determined by state law or regulation. Members can refer to their Evidence of Coverage to confirm their benefits, including any copays, coinsurance and deductibles.

**We are Prepared to Serve You**

Please be assured that Medical Mutual has a business continuity plan in place that covers a variety of incidents, including illness outbreak. Should the situation with COVID-19 warrant, we are prepared to initiate that plan for all our offices. We are confident Medical Mutual can continue to serve you and your employees regardless of where our people are physically located.

We are working with and will follow all guidelines issued by the Centers for Disease Control and Prevention (CDC), Centers for Medicare & Medicaid Services, the US Food and Drug Administration, the Ohio Department of Health and other state and local public health departments in supporting our members' needs.

We encourage you and your employees to check the CDC website (CDC.gov) for the latest information on COVID-19.

If you have any questions or concerns, please contact your Medical Mutual account executive.

Thank you.

Sincerely,

Steffany Larkins  
Executive Vice President