



March 12, 2020

Special Broker Update

COVID-19 Coronavirus Testing Covered with No Member Cost Sharing

Applies to: All Lines of Business

To help combat the spread of COVID-19, Medical Mutual is covering all diagnostic testing for the virus, as long as it is ordered by a medical provider. We are also waiving all member cost sharing, including copays, coinsurance and deductibles for these tests.

If any self-funded group has questions or concerns with this approach or want to opt out, they should contact their Medical Mutual representative. Labor groups are required to opt-in for covering COVID-19 testing with no member cost sharing.

IRS Guidance on HSAs and COVID-19 Testing and Treatment

The IRS issued guidance on March 11, 2020, allowing pre-deductible coverage of testing for and treatment of COVID-19, as determined by the health plan. This applies to high-deductible health plans (HDHP) with health savings accounts (HSA). This means that Medical Mutual's HDHPs with HSAs can cover COVID-19 testing and treatment without member cost sharing.

Business Continuity Assurance

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 our members regardless of where our people are physically located.

Credible COVID-19 Resources

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 (ODH) and other state and local public health departments in supporting our members' needs. We encourage our customers to seek information from the following sources:

CDC: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

ODH: <https://odh.ohio.gov/wps/portal/gov/odh/know-our-programs/Novel-Coronavirus/2019-nCoV>

Important information for Medical Mutual members about COVID-19 and our response is available at [MedMutual.com/Coronavirus](https://www.MedMutual.com/Coronavirus).

If you have questions about Medical Mutual's response to COVID-19, please contact your Medical Mutual account representative.

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This message was sent to you by:

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If you have any questions, please contact your Royal Advantage Broker or Medical Mutual Representative.