

Coronavirus Update

COVID-19 FAQ



Does UnitedHealthcare cover the test for COVID-19?

UnitedHealthcare and its self-funded customers will waive member cost sharing, including copayments, coinsurance and deductibles, for approved and authorized COVID-19 testing for members enrolled in comprehensive medical plans, and Medicaid and Medicare managed care plans. Testing must be provided at approved locations in accordance with U.S. Centers for Disease Control and Prevention (CDC) guidelines.

Although we discourage opting out of covering the test at no cost share, if a self-funded customer does not wish to follow this approach, we ask you to contact your UnitedHealthcare representative.

Other costs beyond the test will be covered based on medical plan benefits and applicable state and federal mandates. Therefore, deductibles, copayments and coinsurance would apply to care, services or supplies beyond the test itself.

Do high-deductible plans with a Health Savings Account (HSA) cover the COVID-19 test prior to reaching a deductible?

Yes. UnitedHealthcare will cover the COVID-19 test at no cost share prior to the member meeting their deductible. Other costs beyond the test will be covered based on medical plan benefits. Therefore, deductibles, copayments and coinsurance would apply to care, services or supplies beyond the test itself.

Does the provider or lab need use a specific HCPCS code to have the COVID-19 test covered?

Yes. The new HCPCS codes to cover the test are:

- **U0001**
- **U0002**

We anticipate codes may evolve over the upcoming weeks.

Can a member self-refer for the test?

No. A member should call their primary physician right away if they believe they might have been exposed to COVID-19. The provider will have special procedures to follow. If a COVID-19 test is indicated, the provider will collect a respiratory specimen and the test will be covered. In certain situations the provider may refer a member to one of the approved testing locations and UnitedHealthcare will cover the test at no cost.

Is there a Virtual Visit option for members?

Virtual Visit options are available to members in many plans. Where available, and if covered under the member's plan, members can schedule a Virtual Visit with a provider. Virtual Visit providers **Teladoc[®]**, **AmWell[®]** and **Doctor On Demand[™]** have developed guidelines for members who think they may have been infected by COVID-19.

A member's Virtual Visit is a good place to discuss concerns and symptoms. Where indicated, the Virtual Visit provider may refer the member to their physician.

Please note that claims for treatment will pay according to the member's plan benefits. When a COVID-19 test is done, it will be covered at no cost share.

What is UnitedHealth Group doing to help members concerned with COVID-19, also called coronavirus?

UnitedHealthcare has a team of experts closely monitoring COVID-19, formerly known as the Novel Coronavirus or 2019-nCoV. Our top priority is the health and well-being of the people we serve. As with any public health issue, UnitedHealthcare will work with and follow 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), and state and local public health departments.

Will pharmacy coverage or treatment be impacted by COVID-19?

Eligible UnitedHealthcare and OptumRx members who need 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.

When will the test be covered at no cost share?

We will cover the test when indicated at no cost share. Claims processing systems will be able to accept these codes starting on April 1, 2020, for dates of service on or after February 4, 2020.

What do we anticipate the estimated cost is for COVID-19 testing?

UnitedHealthcare is actively working to define average cost by geographic area. Early estimates indicate the cost for the test to be approximately \$50 to \$200, similar to the cost of the flu test.

KEY RESOURCES – COVID-19

- [CDC COVID-19 Site](#) – what you should know, situation updates, community impacts and resources
- [CDC Travel recommendations](#)
- [COVID-19 FAQ](#)
- [IRS Notice on High-Deductible Plans with HSA](#)

New 3/11/20