

Coverage of COVID-19 & Flu Services Updated January 20, 2023

The following summarizes EHP COVID-19 & Flu benefit coverage for EHP, EHP Plus, ONA, USW, and Main Campus Residents and Fellows plans. These changes are in place until the Federal Public Health Emergency is lifted.

Dear Employee Health Plan Member (EHP),

We care about your health and well-being. Be assured that Cleveland Clinic has a team of experts closely monitoring COVID-19 in accordance with 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. EHP is following the lead of Cleveland Clinic in supporting our health plan members' needs.

COVID-19 Related Services:

To help ensure EHP members access to care, services will be covered as follows:

- Services to diagnose COVID-19 will be covered at 100% in and out of network including the associated specialty copay, ED and inpatient copays waived.
- Prior Authorizations on medications related to the treatment of COVID-19 have been removed.

COVID-19 Testing:

- Symptomatic and asymptomatic COVID-19 testing for reasons such as exposure is covered at 100% of the allowed amount when services are provided in and out of network.
- COVID-19 testing for reasons such as school, travel or participation in sports is an excluded benefit
- COVID-19 testing for work is an excluded benefit as it is covered through Occupational Health.

Over-the-Counter (OTC) Testing Kits

- Employee Health Plan (EHP) now covers over-the-counter COVID-19 test costs either at the point-of-sale with no up-front cost to the member, or through reimbursement after the purchase is made. This applies to over-the counter (OTC) COVID-19 tests that are FDA Approved under Emergency Use Authorization, and that are purchased on or after Jan 15, 2022.
- Reimbursement is permitted for up to eight tests per covered individual over a 30-day period (or per month) (i.e., if each kit contains two tests, then the individual can be reimbursed for no more than four kits in a given month). This is in accordance with the federal guidance regarding at home diagnostic tests or over-the-counter COVID-19 testing.

- For more information regarding the reimbursement process, visit the COVID-19 Information page on the [EHP website](#).

Virtual Visits with Providers (such as Express Care Online, Telemedicine, Skype, FaceTime, Zoom):

- Virtual Visits are covered 100% for COVID-19 diagnoses.
- Coverage normally includes virtual services provided by MD, DO, PA, NP, and Behavioral Health providers; coverage now includes all specialties.
- Out-Of-Network virtual visits are covered only with a COVID-19 diagnosis.
- Non COVID-19 diagnosis reimbursement is based on the applicable health plan network:
 - EHP and EHP Plus in network 100%, no \$35 copay for specialty visits; out of network excluded
 - ONA, USW and Main Campus Residents / Fellows: Tier 1 100%, no \$35 copay for specialty visits; Tier 2 \$500 deductible 70/30% after applicable copay; out of network excluded
- eVisits are not real-time visits and are an excluded benefit for all diagnoses.

Phone Calls with Providers:

- Phone calls are covered 100% for COVID-19 related diagnoses only.

Pharmacy Services:

- You will not be able to obtain an early refill without the approval of the EHP Pharmacy Management Team. Contact them at 216.986.1050, option 4 or toll free 888.246.6648 if you require an early refill.
- Members should also consider using the Cleveland Clinic Home Delivery Pharmacy to obtain maintenance medications. Doing so will decrease foot traffic in our Family Health Centers and hospitals and promote social distancing to contain COVID-19 until the situation resolves.
- Tamiflu
 - Generic Tamiflu will be covered at 100% with no copay
 - Due to supply chain issues, Tamiflu oral capsules and Tamiflu oral suspension will be covered at 100% until further notice

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.

Sincerely,

Cleveland Clinic Employee Health Plan(s)

Reimbursement of Co-pays Related to COVID-19:

If you believe you have paid a co-pay for a service related to COVID-19 in error, you may be eligible for reimbursement. Please mail, email, or fax a copy of the following documents to EHP for reimbursement (view contact information below):

- Front of your health plan ID card
- Explanation of Benefits
- Proof of payment

You will receive a check mailed to your home address entered in Workday. Please log in to Workday and confirm your home address is correct. If your check is mailed to an old address or you misplace the check, EHP will not re-issue a check. Allow two months for EHP to process payment and issue a check.

Send requested documentation to:

Cleveland Clinic Employee Health Plan(s)
25900 Science Park Drive
Mail Code AC242
Beachwood, OH 44122

Fax: 216.448.2055
Email: ehppayded@ccf.org