



Information from Freedom Health and Optimum Healthcare for Care Providers About COVID-19 (UPDATED March 19, 2020)

Freedom Health and Optimum Healthcare will update FAQs as more information becomes available.

Freedom Health and Optimum Healthcare is closely monitoring COVID-19 developments and what it means for our customers and our healthcare provider partners. Our clinical team is actively monitoring external queries and reports from the Centers for Disease Control and Prevention (CDC) to help us determine what action is necessary on our part.

To help address care providers' questions, Freedom Health and Optimum Healthcare has developed the following frequently asked questions:

What is Freedom Health and Optimum Healthcare doing to prepare?

Freedom Health and Optimum Healthcare is committed to help provide increased access to care, while eliminating costs and help alleviate the added stress on individuals, families and the nation's healthcare system.

These actions are intended to support the protective measures taken across the country to help prevent the spread of COVID-19 and are central to the commitment of Freedom Health and Optimum Healthcare's affiliated health plans to remove barriers for their members and support communities through this unprecedented time.

Freedom Health and Optimum Healthcare is committed to help our members gain timely access to care and services in a way that places the least burden on the healthcare system. Our actions should reduce barriers to seeing a doctor, getting tested and maintaining adherence to medications for long-term health issues.

We are lifting out-of-pocket costs for members to:

- see a telehealth provider for physical or behavioral health
- access diagnostic testing for COVID-19
- visit a doctor's office, urgent care or emergency department to get tested

We are also providing coverage for members to have an extra 30-day supply of medication on hand. And, we are encouraging that when member plans allow that they switch from 30-day home delivery to 90-day home delivery.

Is Freedom Health and Optimum Healthcare waiving out-of-pocket expenses when a member needs health care services from a doctor or a hospital related to COVID-19 that doesn't involve diagnostic testing?

No, the waiver of out-of-pocket expenses relates to testing and visits, including visits to determine if testing is needed, that are related to testing. For care unrelated to COVID-19 test or the visit associated with the test, members will pay any out-of-pocket expenses their plan requires, unless otherwise determined by state law or regulation.

There is an exception. Freedom Health and Optimum Healthcare will waive any member cost share for telehealth visits, including visits for mental health, for 90 days as of March 17.

Does Freedom Health and Optimum Healthcare have recommendations for reporting, testing and specimen collection?

The CDC updates these recommendations frequently as the situation and testing capabilities evolve. See the latest information from the CDC:

<https://www.cdc.gov/coronavirus/2019-nCoV/hcp/clinical-criteria.html>

What diagnosis codes would be appropriate to consider for a patient with known or suspected COVID-19?

The CDC has provided coding guidelines related to COVID-19:

<https://www.cdc.gov/nchs/data/icd/ICD-10-CM-Official-Coding-Guidance-Interim-Advice-coronavirus-feb-20-2020.pdf>

Will Freedom Health and Optimum Healthcare cover member out-of-pocket costs related to testing and related visits for COVID-19?

Out-of-pocket expenses—inclusive of copays, coinsurance and deductibles for COVID-19—are waived for tests and related visits, including visits to determine if testing is needed.

Tests samples may be obtained in many settings including a doctor's office, urgent care, ER or even drive-thru testing once available. While a test sample cannot be obtained through a telehealth visit, the telehealth provider can help you get to a provider who can do so.

For additional services, members will pay any out-of-pocket expenses their plan requires, unless otherwise determined by state law or regulation. Members can call the number on the back of their identification card to confirm coverage. Providers should continue to verify eligibility and benefits for all members prior to rendering services.

Does Freedom Health and Optimum Healthcare require a prior authorization on the focused test used to diagnose COVID-19?

No, prior authorization is not required for diagnostic services related to COVID-19 testing.

Can members get their out-of-pocket expenses waived to see their own doctor via telehealth?

Members can get their out-of-pocket expenses waived for COVID-19 visits if their doctor uses a telehealth platform.

Does Freedom Health and Optimum Healthcare require a prior authorization on the focused test used to diagnose COVID-19?

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