



# TUFTS HEALTH PLAN'S

COMMITMENT TO MAKING A  
DIFFERENCE DURING THE  
CORONAVIRUS PANDEMIC



# THESE UNPRECEDENTED TIMES CALL FOR HUMAN MEASURES.

IN RESPONSE TO THE COVID-19 PANDEMIC, TUFTS HEALTH  
PLAN REALIZED THAT UNPRECEDENTED MEASURES NEEDED  
TO BE TAKEN IMMEDIATELY. WE QUICKLY MOBILIZED  
TO DO EVERYTHING WE COULD TO HELP MEMBERS,  
PROVIDERS AND EMPLOYERS FIGHT THE CORONAVIRUS.

This meant taking some very real actions that would make a difference  
in the communities we serve, such as waiving costs, relaxing timing  
requirements, easing authorizations, extending payment periods,  
and continually making the latest information available.

We activated our Pandemic Planning Work Group in late February, which  
was established to respond to public health issues and crises. The group  
meets regularly as it continuously prepares to respond to changing events.

It is monitoring and following recommendations from the Centers for  
Disease Control and Prevention (CDC), World Health Organization (WHO),  
state public health departments (CT, NH, MA, RI) and other official sources.

WE WOULD LIKE TO SHARE JUST SOME  
OF THE ACTIONS WE HAVE TAKEN.



# MEMBERS



## REDUCING THE HARD AND EMOTIONAL COSTS OF FIGHTING THE CORONAVIRUS.

Members who are suffering from the coronavirus are faced with a number of costs, not all of which are monetary. We're doing everything we can to make it easier for them to get through their challenging times.

### Benefit Enhancements

We're waiving treatment, testing and counseling costs for all our members fighting the coronavirus, including copays, deductibles and coinsurance. There are also no out-of-pocket costs for COVID-19 antibody testing. Additionally, we are also waiving out-of-pocket costs for telehealth visits. This includes telephone consultations. A subset of our members can also use our telehealth solution powered by Teladoc. With Teladoc, members can access U.S.-based, board-certified providers for general medical needs and diagnoses, from anywhere in the world, with no copay. Depending on a member's plan, many can also access our 24/7 Nurse Line and speak to a Registered Nurse for medical advice on appropriate care. We have also launched a series of webinars focused on maintaining well-being through the COVID-19 pandemic that is available at no cost for all of our members.

### Pharmacy Flexibility

Members can refill their drug prescriptions prior to the expiration date so they have a supply on hand.

### Communications

We are sharing the benefit enhancements as well as the latest information available from the CDC and local health departments through the myriad of channels at our disposal, including member emails, newsletters and text messages, our website and social media.

The coronavirus-related content on our website has been translated into multiple languages and features important topics, such as behavioral health, as well as information for our members who may have lost their jobs and are in need of insurance. Members can also call our customer service departments for help with any questions they may have. Depending on a member's plan, many can also access our 24/7 Nurse Line and speak to a Registered Nurse for medical advice on appropriate care.

# PROVIDERS



## CUTTING THE RED TAPE SO PROVIDERS CAN DO WHAT THEY DO BEST.

We appreciate everything providers are doing for us all. Their job is already tough enough. We are trying to make it easier in every way that we can.

### Administrative Flexibilities

We are waiving prior authorizations and pre-certifications for emergent diagnoses and treatments related to the coronavirus.

We have also relaxed timing requirements for claims submission and appeals for our provider groups in recognition of reduced staff.

### Payment Policies

We are compensating providers at 100 percent of the in-office rate as specified in their provider agreements or fee schedules for telehealth.

All Tufts Health Plan contracting providers can provide telemedicine services to our members (medical, behavioral health and ancillary health visits).

### Financial Assistance

We are working with providers on a case-by-case basis to address their concerns regarding payment stability.

### Communications

Detailed content is updated on our provider site as soon as we receive information.

We are also the only carrier, to our knowledge, that are using regularly scheduled webinars to update our providers regarding any new member or payment policies, as well as addressing any of their concerns.





## EMPLOYERS

### SUPPORT WHILE IT'S ANYTHING BUT BUSINESS AS USUAL.

We've been here for our clients for the past 40 years, and going forward, that commitment is only going to get stronger.

#### **Flexibility and Extended Premium Payment Periods**

We're helping employers keep their employees covered, including those furloughed or temporarily laid off.

We are also, on a case-by-case basis, extending premium payment periods for employers who need a bit more time to make payment.

#### **Communications**

We are updating our employers and brokers on a regular basis and working with them individually to address their concerns.



## COMMUNITY

We are always trying to strengthen the health and wellness of our members and the diverse communities we serve.

The Tufts Health Plan Foundation has committed \$2 million to support recovery and rebuilding efforts addressing the effects of the coronavirus pandemic in Massachusetts, Rhode Island, New Hampshire and Connecticut.

In support of struggling minority and women-owned small businesses, we teamed up with Lawyers for Civil Rights on an innovative grant program, helping 40 local small businesses purchase personal protective equipment (PPE), remote technology and other health- and wellness-related items to help in their reopening. To aid nonprofits in the region, we've provided a range of much-needed supplies, including hand-sanitizer, diapers, PPE, and gift cards to local grocery stores.

We've also provided a two-for-one match for donations our own employees have made to nonprofit organizations affected by the coronavirus, effectively tripling these donations.

To support our employees in their own lives, we've established a relief fund that helps them cover living expenses and certain medical costs when they are adversely impacted by the virus.





## ADVOCACY

We are advocating for direct premium assistance for employers so they can afford to continue to provide employer sponsored coverage. We are also advocating for assistance for individuals who purchase coverage on their own.

We will continue to support additional funding for our provider partners.

In addition, we are working very closely with the health insurance industry and our trade groups to advocate for local and federal support for our members, employers and providers during this crisis.

**WE'RE HERE FOR YOU,  
YOUR FAMILY**

**AND THE COMMUNITIES  
WE SERVE DURING THESE  
DIFFICULT TIMES.**

