

Tufts Health Freedom Plan's Efforts in Response to the Coronavirus Pandemic

From Gerri Vaughan, President, Tufts Health Freedom Plan

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These are unprecedented times. At Tufts Health Freedom Plan, we have mobilized quickly on behalf of our members, providers and clients, as well as our own employees in response to the pandemic. The following is a brief summary of the many activities currently underway to support our communities.

In late February, Tufts Health Freedom Plan activated its Pandemic Plan, which was established to respond to rapidly evolving public health crises like the Coronavirus. Our team meets regularly to ensure that we remain prepared. We are monitoring and following recommendations on a daily basis from the World Health Organization, the U.S. Centers for Disease Control and Prevention, state public health departments (MA, RI, NH, CT), and other official sources.

We have also established a Coronavirus executive task force with multiple teams mobilized around critical issues that affect our clients and members. These teams are in constant contact with each other, along with regulators and local public health departments, to stay current with the issues being presented, and to make the needed decisions accordingly.

To maintain our operations without interruption, we have voluntarily enabled more than 93% of Tufts Health Freedom Plan employees to work remotely since March 9. As of two days ago, we are closing the offices in accordance with the mandate from

Massachusetts Gov. Charlie Baker and are prepared to operate like we have been. Our Concord, NH office is also closed, but fully operating remotely. Productivity remains high and we are not experiencing any delays in processing claims, setting up accounts, or answering the concerns of our members.

In light of the Coronavirus, we have changed some of our coverage and payment policies. For all Tufts Health Freedom Plan members, the following is in place:

- We have eliminated out-of-pocket costs for medically necessary Coronavirus testing, counseling and vaccinations, as well as copayments for medically necessary treatment (deductible and coinsurance applies).
- Members can refill their drug prescriptions one time, up to a 90-day supply, if the refill prescription allows, prior to the expiration date so they have a supply on hand.
- During this crisis, all out-of-pocket costs for telehealth visits for general medicine and behavioral health will be waived until further notice for our members. This also includes telephone consultations. All of our self-insured groups have agreed to this coverage, so it applies to their members as well.
- Our fully-insured members can use our telehealth solution powered by Teladoc®. With Teladoc, members can access U.S.-based, board-certified providers 24/7 for general medical needs and behavioral health diagnoses from anywhere in the world, with no copay.
- We will also compensate providers for telehealth at 100 percent of their in-office payment rate as specified in their provider agreements or fee schedules. All Tufts Health Freedom Plan providers can provide telemedicine services to our members. This also includes out-of-network providers for members (medical, behavioral health and ancillary health visits).

We understand the incredible impact this crisis is having on the businesses we serve and their employees. To that end, we have communicated the following guidance and policy pertaining to eligibility/coverage and premium payment extensions:

- Until further notice, and because of the Coronavirus pandemic, Tufts Health Freedom Plan will permit employers to treat as health plan-eligible those employees as of 3/13/20 whose hours have been reduced, or those employees as of 3/13/20 who have been furloughed or temporarily laid off. We will rely on employers to identify the persons who are eligible to be offered health coverage, and employers must continue

to remit payment to Tufts Health Freedom Plan of all monthly premiums for such persons.

- Tufts Health Freedom Plan will, on a case-by-case basis, extend the statutory grace period, one time, for an additional 30 days for fully insured groups. Requests must be made in writing from the broker (with the employer copied) or from the employer.

Please contact your client service team for more information.

Health care costs due to the Coronavirus are just beginning to be seen, which makes it difficult to assess the longer-term cost impact on our customers at this time. We will keep you informed about this important issue as we learn more.

The local communities we serve are also facing cost impacts of their own. In response, the Tufts Health Plan Foundation has committed \$1 million to support those affected by the Coronavirus outbreak in Massachusetts, Rhode Island, New Hampshire and Connecticut. The funding will assist with access to food, at-home support, housing, transportation, medical supplies and other services, especially for older people and those most vulnerable. The Foundation is also allowing current grantees the flexibility to adjust their budgets to support new work related to the Coronavirus.

In addition, the Foundation will provide a two-for-one match for donations that Tufts Health Freedom Plan employees make to nonprofit organizations affected by the Coronavirus, effectively tripling these donations. This double match will allow our employees to give to where they see the biggest needs in their communities.

Throughout this crisis, we will be committed to providing you with reliable, up-to-date communications. Given the fluid nature of emerging information, all client/broker communications will be made available at thfp.com/coronavirus. We encourage you to check this web page often.

We understand we are operating in difficult times and they will continue for the foreseeable future. Please be safe.

Sincerely,
Gerri Vaughan

PLEASE NOTE: Members of high-deductible health plans may be billed for deductible at a later date if the visit is unrelated to covid-19.
