

Clover Health

“We are committed to supporting our members and clinical providers during the ongoing COVID-19 outbreak. Ensuring access to quality, accurate diagnostic testing, at no cost to our members is of highest priority for us,” - Andrew Toy, President of Clover Health.

Clover Health has taken multiple steps to ensure our membership will have access to the appropriate resources to support them during the COVID-19 outbreak.

The following actions have been taken by Clover Health to date to help address COVID-19:

- **Effective March 30th, 2020, Clover Health enhanced our pre-authorization processes to ensure providers are supported in making timely decisions regarding member treatment during the COVID-19 outbreak.**

For detailed update on COVID-19 Utilization Management changes as of March 30th, please read the following: cloverhealth.com/um_update. Clover Health continues to closely monitor the COVID-19 activity and we will update our pre-authorization processes on an as needed basis moving forward.

- **Clover Health will reimburse providers for both telemedicine and telehealth visits while also offering \$0 co-pay and cost share to our members for these visits**
Communications with the member should be through two-way video (e.g., Facetime or Skype). If patient circumstances prevent two-way video, you may speak with the member over the phone, but you need to note this in the member’s medical record and/or directly in Clover Assistant. For additional guidance and Clover Health’s Telehealth and Telemedicine guidelines please read the following: cloverhealth.com/ease-of-access

- **Clover Health will provide coverage for the COVID-19 diagnostic lab testing and will waive any associated member co-pays or cost-shares associated with these tests.**
In order to remove the barrier to testing, Clover Health has partnered with Quest Diagnostic, LabCorp and Bioreference Lab to offer our members access to amongst the first commercially available COVID-19 lab tests in the United States. In addition, we will waive the member costs associated with diagnostic testing related to COVID-19 at any authorized location for all of our membership. As always, Clover Health will reimburse the laboratories performing the testing based on the CMS fee schedule released March 12th and contract terms.

- **Clover Health will waive member copays or cost share associated with any in-network or out-of-network emergency room visits, office visits or any urgent care center visits when the purpose of the visit is to be tested for COVID-19.**

In an effort to eliminate additional barriers to testing Clover Health is waiving the member associated copays and cost share associated with the above place of service visits when the purpose of the visit is to be tested for COVID-19.

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- **Clover Health will waive prior authorizations related to diagnostic tests for COVID-19.**
Clover Health will waive prior authorization for diagnostic lab testing for COVID-19 that adheres to CDC testing guidelines at this time to ensure there is no delay in member testing.
- **Clover Health does not require a 3-day prior hospitalization for coverage of a SNF stay.**
Clover Health has not and will continue to not require the 3-day prior hospitalization requirement for coverage of a SNF stay.
- **Clover Health in partnership with Integra will be relaxing Durable Medical Equipment (DME) fulfillment requirements around lost, destroyed or damaged equipment.**
Clover will issue a waiver where DME equipment, prosthetics, orthotics and supplies are lost, destroyed, irreparably damaged or otherwise rendered unusable or unavailable. Suppliers are still required to include a description on the claim outlining the reason why the equipment must be replaced and should retain supporting documentation.
- **Clover health will be limiting our post-pay payment integrity audits to only include clinical and coordination of benefit (COB) audits for the month of April 2020. In addition, in order to ensure providers have adequate time to respond to the audits letters, we have extended the audit response window to 60 days from the date of the letter.**
- **Clover Health will continue to provide proactive outreach and education to our membership.**
By leveraging our vast communication channels with our membership, Clover Health has, and will continue to provide education to our members on steps they can take to protect themselves and what to do if symptoms compatible with COVID-19 present themselves. Clover Health is encouraging anyone presenting symptoms compatible with COVID-19 should contact their health care provider immediately.

Clover Health would also like to encourage you to consider updating patient's prescriptions to 100-day supplies and mail order to further minimize their risk of exposure to COVID-19. If a member or pharmacy reaches out about changing to a mail order prescription, please respond to the member in a timely manner to ensure no lapse in needed drugs. Please note the following resources available through Clover Health to ensure your patients continue to have access to the prescriptions they need.

- Our pharmacy benefit allows our providers to order up to 100-day supplies of medications. Information is available below for sending up to 100-day supply prescriptions to CVS/ Caremark mail service pharmacy:
 - To ePrescribe choose:
CVS Caremark MAIL SERVICE Pharmacy
NCPDP ID: 0322038
9501 E Shea Blvd.
Scottsdale, AZ 85260
 - To fax prescriptions, complete the [mail-service prescription form](#) and fax to:
1-800-378-0323
 - To ask questions about ePrescribing, call CVS Caremark toll-free: **1-800-378-5697**

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- We have temporarily relaxed refill restrictions and members are able to refill their maintenance prescriptions earlier. Specifically, for members that live in a state with a declared state of emergency, the member can get a one-time, 14-day emergency supply of their medications. This is because the governor of these states has declared a Public Health Emergency.
- Most neighborhood pharmacies already offer free home delivery. If a Clover Health member's local pharmacy does not offer free home delivery and they would like delivery of their medications, then they can consider using our partner CVS Pharmacy. CVS Pharmacy has waived charges for home delivery of all prescription medications. The member can contact their local CVS pharmacy for more information (certain restrictions may apply).
- Having patient's prescription drugs delivered by mail to their door is the best way to ensure they will always have access to their medications. If a Clover Health patient is interested in signing up for a prescription delivery service, they may call our Member Services number at **1-888-778-1478 (TTY 711)** 8 am–8 pm local time, 7 days a week.
- Many of our members have an Over the Counter (OTC) benefit, it is available for many household essentials such as toothpaste, sanitizer, and pain relievers that they may need and are delivered right to their door. If a member is interested in using this valuable benefit, they may order items online at www.cvs.com/otchs/clover or by calling **1-888-628-2770 (TTY 1-877-672-2688)**, 9 am-8 pm EST, Monday - Friday.

We greatly appreciate the services you and your staff are providing to our members during this difficult period. If you have any other questions, please contact our Provider Services team at **1-877-853-8019**, Monday through Friday, 8:00am-5:30pm EST.

Sincerely,

The Clover Health Team