



April 16, 2020

Director Andrew Stolfi
Oregon Division of Consumer and Business Services
350 Winter St. NE
Salem, OR 97301

Dear Director Stolfi,

Thank you for the conversation this week about the health insurance industry's response to the coronavirus (COVID-19) and the health care system's concerns as we move through this public health crisis. You asked about our health plans' specific actions for our members and others during this time.

We have undertaken a variety of measures to address the spread of the COVID-19 in the communities we serve and we are adjusting as we learn more. In addition to what we're doing for our members, we're also working to support providers, our customers, our community partners and, of course, protecting our own employees while ensuring we're keeping our important work moving forward.

We are regularly updating our public website (regence.com/go/covid-19) with the latest information, including how to prevent the spread of disease. Additionally, we're sharing articles on our news blog (news.regence.com/blog) with updates and other information.

Here is how we are supporting various constituencies we serve:

SUPPORT FOR MEMBERS:

- **Coverage of COVID-19 treatment** for fully insured members at no cost to them through June 30, 2020.
 - We also are working with self-funded partners to implement similar cost-share arrangements when directed, and with federal officials to ensure coordination of benefits for Medicare members and those with health savings accounts (HSAs.)
- **No pre-authorization** required for COVID-19 testing or treatment.
- **No cost share** for provider-recommended COVID-19 tests and associated telehealth or office visit.
- **Outreach to high-risk members and members diagnosed with the virus** to ensure they have the personalized support they need.
- **Eased medication policies** to allow refills as needed for medications and make 90-day supplies of medications available except opioids.



- **Virtual care options** to help minimize the spread of infection and ease pressure on providers' offices and emergency rooms.
 - Expanded provider access through telephone, video, text and other options to help members get the care they need during the COVID-19 state of emergency.
 - Services may include virtual office visits through telehealth, instant messaging with doctors and nurses, and home health visits in select areas.
 - Members can set up appointments for both routine preventive services and COVID-19-related concerns with primary care and behavioral health providers. Regence will also waive the cost shares for the COVID-19 test and the related telehealth visit.

SUPPORT FOR CUSTOMERS:

- As a tax-paying nonprofit, we have a long history of financial stability that has enabled us to **pay claims now and in the future**.
- During the current crisis, we are working with customers to help them navigate their **options to continue coverage** for their employees.
- **We encourage customers who are facing hardship to reach out to us** so we can collaborate on solutions.
- All fully insured groups have a **leave of absence (LOA) policy** in their contract that allows them to keep their employees covered for 90 days. (Groups define the reason for these LOAs, whether layoffs or furloughs.)
- We are committed to helping our customers through this uncertain time by sharing pertinent information and resources including **links to state and federal programs to support local businesses** and will continue to provide updates.

SUPPORT FOR HEALTH CARE PROVIDERS:

- We know providers need our partnership, and we are **working rapidly to help remove barriers to patient care**.
- Knowing that providers want to be able to maintain physical distancing guidelines and prioritize patient safety, we expanded our members' access to telehealth by **paying providers the same rate for virtual visits as we pay for in-person visits**.



- Beyond virtual access, Regence is supporting providers in other important ways, including:
 - **Expediting provider payment** of claims to seven days on average.
 - **Easing pre-authorization requirements for specific services:** Urgent and emergent transportation does not require pre-authorization. Nor does any emergency department visit that results in an inpatient admission directly related to COVID-19.
 - **Supporting discharge needs**, including removing barriers to quickly discharge our members to alternate settings to accommodate care needs of critical patients.
 - **Expediting credentialing** to help meet emerging demands for providers and ensure our members have access to care.
 - **Extending pre-authorization** of elective procedures to ensure staff and patient safety.

PROTECTION FOR OUR EMPLOYEES:

- **Employees company-wide are working from home**, with a few minor exceptions for duties essential for in-office work.
- Employees unable to work due to the virus and its impact or due to challenges working from home **will be paid** with no impact to their paid time off (PTO).
- With employees in multiple locations, we have the capacity and ability to shift workflow to ensure **we are adequately staffed to serve members and operate our business**.
- We have implemented **travel restrictions** and have deployed **antiviral cleaning protocols** in all locations.
- **We have maintained a pandemic plan** since the 2009 H1N1 Pandemic. That plan includes events, or thresholds, where we will implement additional protocols such as social distancing and other protective measures.

COMMUNITY ENGAGEMENT:

- Regence is highly **engaged with provider partners and local, state and federal public health officials** to offer help and resources in responding to community needs.



- Regence Health Plans, together with its corporate foundation, have initiated new investments of **\$500,000 to care for people and families affected by COVID-19** and the health care workforce on the front lines of this public health crisis.
- In response to the significant increase in barriers to food access and growing demand for food assistance, **Regence is matching employee donations** at 100% (up to \$100,000) to designated nonprofits, working to ensure all Americans can stay healthy and fed during this crisis.

As you can see, we have moved quickly and decisively to ensure we are doing what we can. If you have questions about any of what is outlined above, please do not hesitate to be in touch.

Sincerely,

Vince Porter
Director Oregon Government Affairs

Cc: Jared Short