



# COVID-19 Actions

PacificSource has been taking action to ensure we serve our members, and to provide enhanced benefits, timely information, and relief to the many people and communities we serve. Following is a summary of our actions:



## Benefit Enhancements for Members

To improve access to care, we have implemented the following emergency benefit enhancements across the states we serve (Idaho, Montana, Oregon, and Washington):

- **Elimination of all out-of-pocket costs for COVID-19** diagnosis, testing, and treatment.
- **Allowance for early refills** of prescriptions.
- **Enhancement of telehealth benefits**, including expansion of eligible providers and communication options, relaxation of certain requirements, and communicating that reimbursed telehealth visits continue to be covered at the same level as in-person office visits.



## Accommodations for Members and Groups

To address the economic impact of the crisis on our members and groups, we have implemented:

- **Extension of premium payment grace periods** to 60 days.
- **Extension of policy reinstatement periods** to 30 days.
- **Relaxation of employer group eligibility** requirements, including an allowance for furloughed workers to remain on the plan.
- **Allowing employer groups to switch to a lower-priced plan** off renewal to maintain continued employee coverage.



## Communication & Education

PacificSource has developed and continues to implement a comprehensive COVID-19 communication plan for our employees, members, groups, providers, brokers, regulators, and other stakeholders. Our focus is on:

- **Communicating special provisions** and the benefits of existing coverage.
- **Elevating awareness and understanding** of the virus.
- **Using a web-based video series** featuring our Chief Medical Officer presenting timely, science-based insights about the virus and strategies to limit spread.

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## Provider Relief

For providers facing financial challenges and staffing reductions due to reduced elective procedures and routine office visits and/or undergoing preparations for a surge in patients, we have implemented a provider relief package that includes:

- **Stability payment program** for providers serving members enrolled in our coordinated care organizations; these payments help support providers who receive predominantly fee-for-service reimbursement.
- **Allocation of \$10 million** for interest-free cash advances.
- **Suspension of prior authorization and referral authorization.**
- Expansion of Community Health Excellence program, resulting in **more than \$2 million for healthcare providers** to use in better serving their communities.
- **Suspension of processes**, such as recredentialing and quality reporting, that require providers to submit information to us.
- **Interim and accelerated returns** of withholds and incentives based on projections of what we would expect to pay out later this year.
- For more information, contact [providerrelief@pacificsource.com](mailto:providerrelief@pacificsource.com).



## Community Support

Early on, as the crisis was building, PacificSource contributed a total of \$500,000 to United Way organizations across our region to support or create emergency funds for our communities. Since then, the company has allocated an additional \$5 million to a variety of community-support initiatives.



## Testing and Contact-tracing Support

PacificSource has designated \$4.25 million to support testing and contact tracing in some of the communities we serve. Currently, that includes significant expansion of testing capabilities at Salem Health, and support for the OSU TRACE project in Central Oregon.



## Operations

Except for a very small group of designated staff needed to carry out essential onsite functions, the vast majority of our 1,460 employees work remotely. In addition to maintaining service levels across all PacificSource operations, the overall transition continues to be a seamless and successful effort.



## Employees

To support our employees, we are:

- **Paying a monthly telecommuting stipend** to all nonexecutive employees for the months of April, May, and June.
- **Extending additional flexibility to our Paid Time Off and Employee Illness Bank** programs to help minimize the impact of employees needing to take time off for childcare, illness, or to care for a sick family member, or for those who have deferred time off to continue working.
- **Increasing communication** about wellness and mental health issues.