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Health Insurance Changes

In Response to COVID-19

What Consumers Need to Know

Agenda

- Introduction
 - Today's Presenter: Shamus Durac, RIPIN Staff Attorney
- Overview of Health Insurance “Markets”
- Changes to Health Insurance Rules
- Recap

Shamus Durac, J.D.



Staff Attorney

Supports the RIPIN
Call Center

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RIPIN Call Center

A live-answer phone helpline
Help for any health insurance issue
Operated by RIPIN
For all Rhode Islanders

More than just a call center:
Advocacy from start to finish
Experienced and highly-trained staff
In-house experts
Peer-to-peer connection
A voice for healthcare consumers

401-270-0101

8:00 AM to 5:00 PM
Monday through Friday

callcenter@ripin.org



RIPIN Call Center

- Free consumer assistance
- All types of insurance
- Can help you
 - Get coverage
 - Understand and use your insurance
 - Know your rights
 - Surprise bills, coverage denials, appeals

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**What are the different types
of health insurance?**

Different Markets, Different Rules

Health Insurance is a fragmented industry, and different plans are governed by different rules.

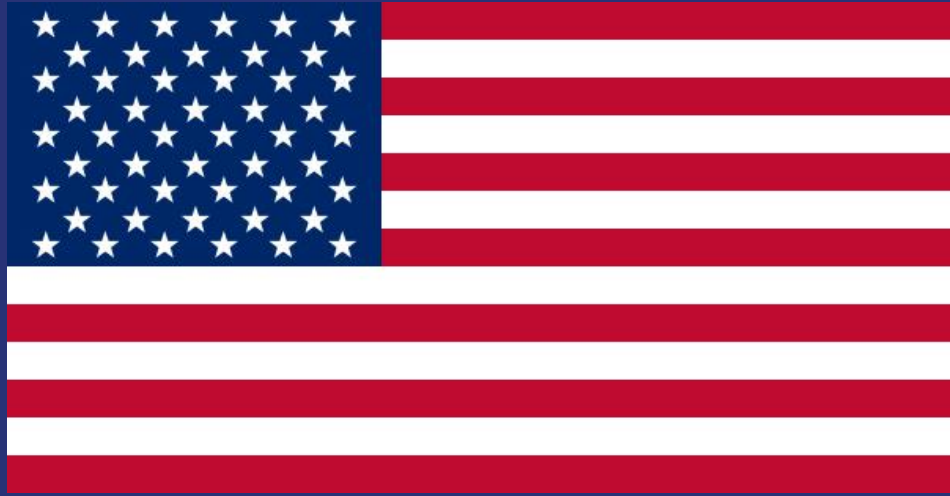
Different Markets, Different Rules

Four main sets of rules

Mostly State	Commercial Fully-Insured <ul style="list-style-type: none">• Typically small-medium employers• HealthSource RI	Public Medicaid <ul style="list-style-type: none">• Low-income• disabled
Federal	Self-Insured <ul style="list-style-type: none">• Most large employers	Medicare <ul style="list-style-type: none">• 65+

New Insurance Rules

New Federal Rules



- Not as robust (or quick-to-implement) as State rules
- Almost all forms of insurance *must* make COVID-19 testing free
- Telehealth is more widely available
- **IMPORTANT:** Insurance companies have NOT agreed to make *treatment* for COVID-19 free

New State Rules



- Many more new State rules
- Only apply to Fully-Insured Plans & Medicaid.
- We'll take the major new rules one by one in following slides.

COVID-19 Testing

- All COVID-19 tests covered across all major insurance types
 - NO prior authorization
 - NO co-pays
- Medicaid already covers all screening and tests at no cost to the consumer
- If you think you or someone you're caring for has COVID-19, **contact your health provider before going to a health care facility for testing.**

Medicaid Renewals

- All Medicaid renewals and reviews, and most (if not all) terminations are postponed until after the crisis.
- New applications will be processed as normal, but DHS' offices are closed.
- Applications may be submitted online, over the phone, or via drop-box at a DHS office.
 - RIPIN Call Center can help you apply for Medicaid.

HealthSource RI

- Special Enrollment Period (SEP) for all uninsured individuals through 4/15.
- May qualify for SEP for other reasons, at any time:
 - loss of other coverage
 - permanent move
 - change in household (including change in dependents)
- Coverage generally starts the following month.

Unemployment & “Stimulus Checks”

- Many people who lose their jobs are eligible for an additional \$600 per week in Unemployment Insurance
 - This \$600/week is not counted as income for Medicaid eligibility
 - It does count as income for HSRI tax credit/CSR eligibility
- Many people will receive “stimulus checks” of \$1200/adult, \$500/child <17, starting in mid-April
 - This money is not counted as income for Medicaid or HSRI tax credit/CSR eligibility

Options for Uninsured

- Rhode Island has indicated that uninsured residents can obtain free COVID-19 testing at drive-up sites (with an appointment).
- Low-income residents can apply for Medicaid anytime.
 - RIPIN's Call Center can assist with applying for Medicaid!
- “Emergency Medicaid” can cover uninsured, low-income Rhode Island residents for COVID-19 testing and treatment, regardless of immigration status.

Early Prescription Refills

- Fully-Insured plans and Medicaid *must* allow early refills of prescriptions.
- Other plans may choose to allow early refills.
- This only applies for prescriptions that will be valid through the end of the new supply.

Telemedicine

- Fully-Insured plans and Medicaid *must* allow telephone-only “visits.”
- Self-insured plans have been encouraged to cover telemedicine more broadly, but no mandatory changes.
- Medicare allows some telephone-only evaluations, but still requires both audio and visual for most telemedicine, and doesn’t allow telemedicine for all visits.
- Not all providers are able to offer telemedicine.

Hearings & Appeals

- State-conducted Medicaid expedited hearings will be conducted by video conference or telephone.
- Regular Medicaid hearings will generally be postponed until after the crisis has ended.
- Most other insurance plan appeals processes remain the same for now, but appeals may go straight to state hearings if backlogs build.

Long-Term Supports & Services

- Current long-term care authorizations and care plans will be extended through the length of the crisis.
- New long-term care authorizations and care plans will be performed remotely, without the need for in-person review.

Prior Authorizations

- Medicaid intends to suspend *most* (but not all) prior authorizations for Medicaid-covered services.
- Medicaid will extend current prior authorizations.
- Other plans can *voluntarily* suspend the need for prior authorizations or extend current authorizations.

Network Adequacy

- Plans must cover out-of-network care at in-network rates when no in-network provider is available.
- Medicaid is making it easier for providers to enroll (including out-of-state telemedicine providers), and will postpone provider re-accreditations.
- Other plans may relax their processes for enrolling new providers in order to expand their networks.

Extensions of Coverage

- Telemedicine and COVID-19 testing are covered pre-deductible in High-Deductible Health Plans.
- Menstrual health products can be covered using HSA/FSA/MSA/HRA funds.
- If a vaccine is developed and released, it will be covered without cost-sharing under all major insurance types.

Non-Emergency Medical Transportation (NEMT)

- Due to anticipated strain on the system, Medicaid is limiting NEMT to “essential” appointments.
- It is not clear how Medicaid (or the NEMT vendor, MTM) will interpret the term “essential.”
- MTM will provide transportation to drive-through COVID-19 testing sites if no other transportation is available.

Review

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Key Takeaways

- COVID-19 testing = free
- Medicaid renewals on hold
- Early refills for Rx
- Special Enrollment Periods are available

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