



MEDICAL MUTUAL

April 3, 2020

Special Broker Update

COVID-19 Treatment Covered with No Member Cost Sharing

Applies to: COSE MEWA

As we continue to fight the spread of the coronavirus disease known as COVID-19, in partnership with Medical Mutual, the COSE Health and Wellness Trust (COSE MEWA) has decided to cover COVID-19 treatment with no cost sharing through May 31, 2020. Treatment includes hospitalizations and ground ambulance transfers for individuals with a positive COVID-19 diagnosis. This applies to services provided by both in-network and out-of-network providers. In addition, Medical Mutual will permanently cover FDA-approved medications and vaccines when they become available. This is effective retroactively to the beginning of the COVID-19 national public health emergency declared by the US Department of Health and Human Services effective January 27, 2020.

In addition, an Ohio Department of Insurance (ODI) [Bulletin 2020-05](#) mandates that Medical Mutual must cover all treatment related to COVID-19 diagnoses as emergency services effective March 20, 2020. This means services must be covered at the in-network benefit level regardless of whether the healthcare professional or facility is in our network. This bulletin applies to all fully insured groups, MEWAs and self-funded public entities.

As a reminder, Medical Mutual and the COSE Health and Wellness Trust were already covering testing for COVID-19 with no member cost sharing, per the [Families First Coronavirus Response Act](#) signed into law by President Trump on March 18, 2020. Testing covers the cost of the test, as well as the cost of the provider visit, which could include a telehealth (telemedicine), urgent care or emergency room visit, to determine whether the COVID-19 testing is required, and the visit to administer the test. This is a federal mandate, so groups are not able to opt out of this coverage.

A sample of the letter that is posted on [COSEMEWA.com](#) can be found [here](#).

Important information for Medical Mutual members about COVID-19 and our response is available at [MedMutual.com/Coronavirus](#).

If you have questions about Medical Mutual's response to COVID-19, please contact your Medical Mutual account representative.