



## The IHC Group Takes Action Regarding COVID-19 and its Short-Term Medical Plans

We announced today that in an effort to provide protection and peace of mind to our insureds during the COVID-19 outbreak we will, effective immediately, waive certain cost sharing provisions on Independence American Insurance Company's (IAIC) Short-Term Medical plans (STM) in order to remove financial barriers to COVID-19 testing.

### As a part of this effort, all IAIC STM plans will:

- Waive all insured cost sharing, including deductibles, copays and coinsurance, for:
  - The COVID-19 diagnostic test; and
  - The COVID-19 diagnostic related services, including the related office, emergency or urgent care visit.
- Waive any preauthorization requirements related to COVID-19 testing

David Kettig, the President of IAIC, stated, "STM is a potential solution for many people who cannot purchase insurance through the Affordable Care Act market. Right now, if someone is uninsured and doesn't have a Special Enrollment Period, STM may be their only option for coverage at a time when health insurance is more important than ever."

This will apply to all IAIC STM Plans for any covered testing **performed on or after March 11, 2020 through April 30, 2020**. IAIC will continue to evaluate other ways in which to assist its insureds during this emergent situation.

It is important to remember that this **ONLY** applies to COVID-19 testing and costs related to covered testing. In addition:

- The pre-existing condition will continue to apply, as will underwriting. It is important to sell STM to people who are eligible and understand the plan's limits.
- Depending on the plan and provider, the insured may still have amounts to pay for claims in excess of the usual, reasonable and customary amount.
- This waiver does not apply to treatment for the COVID-19 virus; however, the plan will pay for covered claims as it would any other claim.

**For more information, call your IHC Representative or email us at [start@ihcgroup.com](mailto:start@ihcgroup.com)**



## Dave Keller

dave.keller@ihcgroup.com

952-746-6614

### About The IHC Group

Independence Holding Company (NYSE:[IHC](#)), formed in 1980, is a holding company that is principally engaged in underwriting, administering and/or distributing group and individual specialty benefit products, including disability, supplemental health, pet, and group life insurance through its subsidiaries (Independence Holding Company and its subsidiaries collectively referred to as "The IHC Group"). The IHC Group consists of three insurance companies (Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company), PetPartners Inc., our pet insurance administrator, IHC Specialty Benefits, Inc., a technology-driven full-service marketing and distribution company that focuses on small employer and individual consumer products through its call center, IHC Specialty Benefit Advisors, general agents, independent agents, private label arrangements, and INSX Cloud, our wholly owned Web Based Entity. IHC also owns the following domains [www.healthdeals.com](http://www.healthdeals.com); [www.my1hr.com](http://www.my1hr.com); [www.healthinsurance.org](http://www.healthinsurance.org); [www.medicalresources.org](http://www.medicalresources.org); and [www.petplace.com](http://www.petplace.com).

Copyright © 2019 The IHC Group. All Rights Reserved.

[unsubscribe from all emails](#) [update subscription preferences](#)

IHC Specialty Benefits | 5353 Wayzata Blvd Suite 300 Minneapolis, MN 55416