



Important Coverage Updates from Our Medical Carriers COVID-19

Montgomery County Government (MCG) and our medical insurance carriers are committed to the health and safety of our members during the current coronavirus (COVID-19) outbreak. Our medical carriers have made important benefit updates to remove costs to ensure that all MCG members have access to necessary care.

United Healthcare (UHC)

- **Waiving member cost sharing** (copays, coinsurance and deductibles) for COVID-19 diagnostic testing provided at approved locations in accordance with CDC guidelines.
- **UHC Dedicated member website** for UHC-related COVID-19 updates

CareFirst Blue Cross Blue Shield

- **Waiving member cost sharing** (copays, coinsurance and deductibles) for provider's office, lab fees or treatments related to COVID-19. *Please note – although CareFirst is waiving out-of-pocket costs, members may experience balance billing from out-of-network providers.*
- **Encourages the use of telemedicine**, such as **CareFirst Video Visit**.
 - For telemedicine accessed through a CareFirst Video Visit, copays, coinsurance, and deductibles will be waived for the duration of this public health emergency—including behavioral health, lactation support, nutrition counseling and urgent care services.
 - For other provider sponsored telemedicine, CareFirst will continue to pay providers for those services, but members may be subject to copays, coinsurance or deductibles.
 - For clinician staff of primary care, general practice, internal medicine, pediatrics, OB/GYN and associated nurse practitioners, CareFirst will pay for telephone-only consultations during this public health emergency, with no member out-of-pocket cost.
- **CareFirst Dedicated member website** for CareFirst-related COVID-19 updates

Kaiser Permanente

- **Waiving member cost sharing** (copays, coinsurance and deductibles) for the diagnosis and testing of COVID-19.
 - If diagnosed with COVID-19 treatment, additional services, including hospital admission (if applicable) will be covered according to contract/normal plan coverage
- **Encourages the use of telemedicine** during the public health emergency. Copayments are waived for phone and video visits.
- **Kaiser Dedicated member website** for Kaiser-related COVID-19 updates

We will continue to update you as any other changes to our health insurance programs are announced.

Have more questions? **Contact your medical insurance carrier directly.**