

COVID-19 DIGITAL LISTENING for

# HEALTH INSURANCE

*Group and Individual Benefits Insights and Competitor Trends*

05.29 – 06.11 BRIEFING



MARKETBRIDGE



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Weekly Updates for Individual & Group Health Insurance

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# Top Trends Among Individual & Group Insurance During Coronavirus

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# 1 Anthem is deploying digital kiosks to help those with language barriers receive proper health care.

## WHAT IS HAPPENING

Anthem Blue Cross is deploying hundreds of digital kiosks across California to better help providers and patients overcome language barriers.

- Anthem has deployed more than 200 digital kiosks inside 80 health centers in the past six months with plans to install hundreds more.
- Consumers who speak a language other than English often do not receive adequate health information, and during a pandemic, may struggle to learn COVID-19 symptoms, where to go for testing and how to get proper help.

## WHAT ARE THE DETAILS



- The digital kiosks feature Wi-Fi enabled tablets that allow clinicians to access certified interpreters without scheduling in-person interpreter appointments.
- The tablets also provide comprehensive care with access to medical specialists via telehealth.



- "Anthem Blue Cross is adopting a digital-first approach to our work and connecting with consumers when they want and how they want, putting them at the center of everything we do" – *Anthem Blue Cross Project Lead*
- "Without the kiosks, our patients and healthcare providers were forced into a quagmire of perilous communication. Thanks to Anthem Blue Cross, we can speak clearly with each other in any language, on-demand, to achieve better health for everyone." – *CEO of WellSpace Health*

## WHY THIS IS IMPORTANT

Anthem is using on-demand technology to ensure members with language barriers get the care they need during the pandemic.

## IMPLICATION

The COVID-19 pandemic has exacerbated the need to remove barriers for non-English speaking populations. Insurers should look for ways to leverage on-demand technology to improve health care no matter where this population chooses to engage - retail provider locations, telehealth apps, online websites, etc.

## 2

## Anthem's new digital tools are providing key information to help states and businesses reopen.

### WHAT IS HAPPENING

Anthem introduced a suite of tools that provide in-depth health information to help drive decisions during the COVID-19 pandemic.

- The new tools, [C19 Explorer](#) and [C19 Navigator](#), will be accessible for stakeholders via Anthem's new portal.
- The portal serves as a centralized location for all tools Anthem has created to support consumers and members during the COVID-19 pandemic.
- The digital tools were built in collaboration with TM, CloudMedx, XY.ai and doc.ai.

### WHAT ARE THE DETAILS



#### C19 Explorer

- Helps government, healthcare and community leaders understand a region's readiness to reopen.
- Compiles infection rates, availability of healthcare providers, community resources and community vulnerability data to present a comprehensive view of regions.

#### C19 Navigator

- Provides insights and visualizations to help employer customers and governments consider their employee health before reopening.
- Provides COVID-19 data specific to Anthem employer plans to allow customers to see how many people in their health plans may be affected.

### WHY THIS IS IMPORTANT

Anthem is using its own member and public data to provide actionable insights for government and community decisionmakers.

### IMPLICATION

Insurers should actively support partners, communities and consumers in making informed decisions during the pandemic. Data is one tool insurers have that can and should be leveraged to analyze and share with local decisionmakers and consumers during the pandemic.

## 3 Insurers continue to enhance COVID-19 testing efforts across the U.S.

### WHAT IS HAPPENING

Health insurers continue to cover COVID-19 testing costs while investing in testing improvements.

- A Blue Cross Blue Shield of Oklahoma grant is allowing providers to access real-time test results for COVID-19.
- CVS Health is quickly expanding drive-thru testing sites at its pharmacy locations.

### WHAT ARE THE DETAILS



- The grant will allow eligible providers to access MyHealth Access Network's secure health records portal.
- MyHealth has connected all COVID-19 testing laboratories into its network to streamline and share testing results across first responders, doctors, hospitals, agencies and long-term care providers.
- Health care workers can use MyHealth to reference patient health data, including COVID-19 test results, in real-time.



- As of May 29, CVS Health had a total of almost 1000 available COVID-19 test sites across 30 states.
- Will be able to process up to 1.5 million tests per month to help slow the spread of the virus.

### WHY THIS IS IMPORTANT

Insurers are strengthening testing access strategies to track COVID-19 hotspots and slow the spread of the virus.

### IMPLICATION

Insurers recognize COVID-19 will be a long-term issue in the United States. To handle future spikes of COVID-19 cases, insurers should continue to devote funding to increase testing capacity and increase communication with members to encourage them to seek testing.

## 4 Insurers announce cost-waiver extensions for COVID-19 treatment through 2020.

### WHAT IS HAPPENING

National insurers are announcing COVID-19 treatment cost waiver extensions to alleviate the cost burden and stress of paying for care.

- Kaiser Permanente eliminated out-of-pocket costs for COVID-19 treatment for its fully insured plans in all markets through December 2020.
- Commercial health plan members in the Michigan Blue Cross Blue Care network will not have to pay for COVID-19 treatment through December 2020.
- [Cigna](#), [Molina](#) and other insurers across the United States have announced cost-waiver extensions for COVID-19 treatment through the end of 2020.

### WHAT ARE THE DETAILS



- Extended its waiver for most member out-of-pocket costs for inpatient and outpatient services related to the treatment of COVID-19 through December 31, 2020.
- Understands the financial impact COVID-19 has had on its members and is committed to ensuring they have access to the care they need.



- Commercial PPO and HMO members don't have to pay for COVID-19 treatment through December 31, 2020.
- Expanded no-cost telehealth for medical and behavioral health services through June 30, 2020.

### WHY THIS IS IMPORTANT

Insurers continue to remove cost barriers so members can access COVID-19 treatments as needed.

### IMPLICATION

Insurers are encouraging members to continue seeking the proper care for COVID-19 treatment by waiving costs and expanding access to telehealth services.

## 5

## Insurers continue to provide premium reductions to members impacted by COVID-19.

### WHAT IS HAPPENING

As seen last month, insurers are issuing premium reductions to support members who may have not been able to use their health plan benefits while under stay at home orders.

- Anthem is providing premium credits to members in select individual plans and fully insured employer plans.
- Florida Blue announced \$50 million in health care cost relief for its fully insured employer group customers.

### WHAT ARE THE DETAILS

**Anthem**

- Recognizes members have had delays to routine care and elective procedures, resulting in lower volumes of health care claims.
- Members in select individual and fully insured employer plans will receive a one-month premium credit ranging from 10-15 percent in July 2020.

**Florida Blue**

- Will provide a premium reduction of 15 percent in the month of July for fully insured employer group customers.
- Furloughed employees who are returning as full-time employees will have their re-enrollment waiting period waived through September 30, 2020.
- Employer group customers will have the option to add a lower-cost health plan to their offering.

### WHY THIS IS IMPORTANT

Insurers continue to recognize members are still unable to fully use their benefits.

### IMPLICATION

Insurers should continue to be flexible with member premiums as health care claim volumes remain low. Premium reductions will help members see value in maintaining health coverage, even if they are not using it.

# Industry News Related to Coronavirus

As of June 11, 2020

## **AMERICANS SHOW CONCERN FOR OTHERS LOSING HEALTH INSURANCE COVERAGE**

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- About one in five Americans are worried about "losing or not having health insurance" but far more (over half) are worried about coverage issues for others during the COVID-19 pandemic.
- The study, conducted by the University of Chicago Harris School of Public Policy, also found 70 percent of Americans believe the private sector is better than the government at driving innovation in health care.

## **NEW REPORT ESTIMATES COVID-19 TREATMENT COULD COST INSURERS UP TO \$547 BILLION**

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- The AHIP-commissioned report considered the utilization of medical services associated with COVID-19 and the costs associated for each service.
- The study considered varying population infection rates and estimated the total costs for treating COVID-19 could be between \$30 billion and \$547 billion.

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