



Florida Blue Providing \$50 Million in Health Care Cost Relief to Commercial Fully Insured Customers

One of several steps the insurer is taking to offer continued support to customers, members and communities during the COVID-19 crisis

MIAMI, Fla., June 10, 2020 – Florida Blue, the state’s leading health insurer, announced today additional actions in response to the COVID-19 pandemic:

For Commercial Fully Insured Employer Group Health Plans:

- **One-Month Reduction in Premium:** Fully insured employer group customers will be provided a 15% reduction in premium costs to be applied to the billing statement issued in June for their July invoices.
- **Extension of Waiting Period Waiver through Sept. 30:** Employees of fully insured employer group who have been furloughed, had hours reduced or lost employment will have the re-enrollment waiting period waived upon returning as full-time employees.
- **Lower-Cost Group Plan Option:** Fully insured employer group customers that do not already offer the maximum number of health plans allowed will have the option to add a lower-cost Florida Blue health plan to their current offering. This will give employers more coverage options, and their employees can then choose whether to move into this new plan or stay in their current plan.

These efforts are expected to provide at least \$50 million in health care cost relief to Florida Blue’s commercial fully insured employer group customers. This follows the announcement last month of \$100 million in health care cost relief to members of its Individual, commercial fully insured employer group and Medicare Advantage plans.

“The combined health, wellness and financial impacts of COVID-19 are unprecedented and deeply widespread across Florida,” said Pat Geraghty, president and CEO of Florida Blue. “As we come together to navigate the difficult road ahead, it is critical that our members have access to their health care services. We want to lessen the financial burden for our employer groups and their employees that could create a barrier to obtaining much-needed care.”

Florida Blue is implementing additional plan and policy changes to help its members stay healthy and its employer groups cope financially during COVID-19.

Extended COVID-19 Coverage:

- **Waive COVID-19 Cost-Sharing Through Aug. 1.:** Florida Blue will waive cost-sharing for its members who must undergo treatment for COVID-19, including in-patient hospital admissions. This applies to all Florida Blue members with Affordable Care Act (ACA), Medicare Advantage (excluding Part D drug plans) and other Individual plans, as well as all fully insured employer group health plans.

Increased Access to Virtual Health Care Services:

- **Expanded No-Cost Access to Teladoc for Most Plans:** Florida Blue is extending virtual health access for its members in response to COVID-19. In March, no-cost access to Teladoc, our telehealth partner, was added for Medicare Advantage members and any cost shares waived for

ACA/Individual members and many employer group health plan members. Those services are being extended, as Teladoc will continue to provide 24/7 bilingual virtual health care via phone, video or mobile app for non-emergency medical concerns. Sanitas Medical Centers, which exclusively serve thousands of Florida Blue members at locations across Florida, continues to offer bilingual virtual care at a \$0 cost share to its current patients via its mySanitas Chat app.

- **Waive cost share for Behavioral Health Virtual Visits through Aug. 1:** Florida Blue is waiving the member's cost share for virtual behavioral health office and outpatient services for Individual plans, as well as all fully insured employer group health plans.
- **Virtual Member Support Expanded at Florida Blue Centers:** The Florida Blue Centers are furthering efforts to provide virtual support to members, or members of the community who have recently lost health coverage due to job loss or experienced other financial hardships due to COVID-19. Neighborhood nurses, community specialists and local sales and service consultants are available to help with answering questions about COVID-19, finding testing site locations and referring individuals to food, utility, rent, and many other types of relief programs. Assistance is also available for navigating the health care system, finding virtual care options, checking enrollment eligibility and other concerns by calling 877-352-5830, 9 a.m. to 7 p.m. local time, Monday through Friday, and 9 a.m. to 4 p.m. on Saturday.

Increased Access to Primary Care and Behavioral Health for Medicare Advantage:

- **Expanded No-Cost Access to Primary Care and Behavioral Health Visits through End of Year:** Florida Blue has extended \$0 cost share access through Dec. 31 for primary care and behavioral health office visits and outpatient services. This applies to Medicare Advantage plans.

Increased Dental Access and Support:

- **One-Month Reduction of 50% for Commercial Fully Insured Employer Dental Plan Premiums:** Fully insured employer group customers will be provided the reduction in dental premium cost to be applied to the billing statement issued in June for their July invoices.
- **Expanded No-Cost Access to Emergency Tele-Dentistry Through September:** Florida Blue Dental has made special arrangements with its in-network dentists to provide emergency virtual dental assistance. The virtual visit will be \$0 cost-share, and this service is available through Sept. 30 for members with Florida Blue dental coverage.
- **0% Dental Rates Increases Through September:** Any dental rate changes for Florida Blue Dental members will be on hold through Sept. 30. This 0% dental rate increase applies for all ACA/Individual members and fully insured small and mid-market employer groups.
- **New PPE Reimbursement for Dentists for Remainder of Year:** Florida Blue Dental contracted network dentists will be reimbursed on a per member visit to assist with the costs of personal protective equipment (PPE) and office sterilization. This reimbursement will be in effect through Dec. 31, 2020. This means members will not be billed for these charges.

Free Access to Bilingual Behavioral Health Helpline for all Floridians:

Florida Blue continues its partnership with New Directions Behavioral Health to offer a bilingual helpline to assist all Floridians with the stress they may feel during the COVID-19 health crisis. The toll-free helpline connects individuals with specially trained behavioral health counselors who can assist anyone experiencing feelings of stress, anxiety, trauma and grief due to the health crisis. Any Floridian, whether or not they have Florida Blue insurance, can call the 24-hour helpline at 833-848-1762.

All Floridians and Florida Blue members can visit floridablue.com/COVID19 for the latest information on coronavirus. Florida Blue members with specific coverage questions can call the phone number on the back of their member ID card or 1-800-352-2583. Medicare members can call 1-800-926-6565 or visit floridablue.com/Medicare/COVID19.

About Florida Blue

Florida Blue, Florida's Blue Cross and Blue Shield company, has been providing health insurance to residents of Florida for more than 75 years. Driven by its mission of helping people and communities achieve better health, the company serves more than 5 million health care members across the state. In total, Florida Blue and its affiliated companies serve 27 million people in 35 states. Headquartered in Jacksonville, Fla., it is an independent licensee of the Blue Cross and Blue Shield Association.

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