

 **EMPLOYER UPDATE**

News for employers

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Coverage changes for COVID-19 diagnostic testing

Information about the 2019 novel coronavirus, also known as COVID-19, is now headline news. This new strain of viral respiratory illness was first identified in Wuhan, China, but has since spread to other areas of the world, including the United States. Scientists are working to better understand the virus and answer questions about its severity and duration and how easily it can be transmitted between people.

Coverage for COVID-19 diagnostic testing

Medica has announced a coverage change related to the diagnostic testing for COVID-19 that follow guidelines issued through the U.S. Centers for Disease Control and state health departments. Medica will waive co-pays, co-insurance and deductibles related to COVID-19 testing for all fully insured group, individual and Medicare members. Self-insured employers will have an opportunity to also waive fees related to the testing of COVID-19. This change is effective immediately.

To help limit the spread of COVID-19, Medica provides coverage for virtual care or telehealth services, often a more convenient way to access health care services from home. When appropriate, members are encouraged to utilize virtual care benefits.

The health and well-being of members is a priority and Medica will continue to monitor the status of COVID-19 and its impact on our members.

New form of a common virus

“Coronavirus is the name of a family of viruses that we’ve known about for a long time. In fact, a form of it causes about 30% of cases of the common cold. But this strain is new and there is still much to learn about it,” explained John Piatkowski, M.D., Medica’s Senior Medical Director.

How to protect yourself

“The best defense against any type of viral illness is to avoid being exposed to it. The infectious disease experts who are tracking coronavirus recommend the same everyday precautions you already use to avoid catching a cold or the flu,” said Dr. Piatkowski. These include:

- Wash your hands thoroughly – and often – with soap and water. If soap and water are not available, use hand sanitizer with at least 60% alcohol.
- Avoid touching your eyes, nose and mouth.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Avoid close contact with people who are sick.
- Stay at home when you are sick.

Learn more

Both the CDC and MDH offer helpful information on COVID-19 and related viral illnesses:

[CDC Coronavirus Website](#)
[CDC Travel Health Notices](#)
[MDH Coronavirus Website](#)

My Health Rewards by Medica[®] promotional materials

My Health Rewards by Medica is powered by Virgin Pulse, a pioneer in digital health and well-being. Whether members want to eat healthier, sleep more, stress less or get fit, My Health Rewards is an online tool that helps them take small steps to reach their health goals. A new member engagement campaign is ready to use to promote the My Health Rewards *Standard* or *Results* programs.* Use our posters to raise awareness of the program and encourage your employees to get involved.

Visit the [My Health Rewards page](#) to learn more about the program and view the materials (click on *Promote the Program*).

**My Health Rewards is included with fully insured plans and is a standard offering for self-funded employers. My Health Rewards Results is a buy-up option for employers with 51+ employees (fully and self-insured).*

Mailing to dependents turning 26 years old

Starting this month, commercial members who are turning 26 years old and aging off their parent's plan will receive a series of mailings reminding them their coverage is ending at the end of their birth month. These members may need to find their own insurance within a 120-day Special Enrollment Period.

Through this series of mailings to the policyholder and dependent, we hope to encourage members to continue coverage where they left off with a Medica Individual & Family Plan and avoid any gaps in coverage. Many 26-year-olds forgo purchasing insurance once they age off their parent's plan, which can lead to costly medical bills.

[View sample campaign materials.](#)

Group administrator training in April

Group administrator training is scheduled for April 7, 2020 at Medica headquarters in Minnetonka, Minn., for fully insured small groups and large groups. This training will walk you through plan administration, from how to get started to adding new employees, where to get your questions answered, and more.

A health and wellness expert will also share strategies and tools to engage your employees in healthier lifestyles and help them make the most of their Medica plan. You'll also get an overview of how to administer your benefits online with Employer eServices[®]. There is no cost to attend this training.

For more information or to register, please visit medicatrainning.com.

Member topic of the month: Deductibles, copayments and coinsurance

Every month we feature ready-made promotional materials for one of our member programs or resources. Print the flier or email it to your employees, whichever you prefer!

This month we are providing information on deductibles, copayments and coinsurance. The tip sheet below explains these terms and how they determine out-of-pocket costs.

[View member tip sheet.](#)

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