



Medical Mutual
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April 2, 2020

Dear Group Official:

In partnership with Medical Mutual, the COSE Health and Wellness Trust (COSE MEWA) policies and procedures are evolving as we work together to address the COVID-19 crisis. The COSE MEWA is now waiving member cost sharing for both testing and treatment related to COVID-19. This applies to services provided by both in-network and out-of-network providers.

Important Updates to Coverage for Testing and Treatment of COVID-19

There are three important items we want to bring to your attention regarding coverage for testing and treatment of COVID-19. Because you are enrolled in the self-funded COSE MEWA, you are automatically opted in to these coverage updates. **The changes will be effective retroactively to January 27, 2020, the date the US Department of Health and Human Services declared the national public health emergency.**

1. Per the [Families First Coronavirus Response Act](#) signed into law by President Trump on March 18, 2020, testing for COVID-19 is covered with no member cost sharing. Testing covers the cost of the test, as well as the cost of the provider visit, which could include a telehealth (telemedicine), urgent care or emergency room visit, to determine whether the COVID-19 testing is required, and the visit to administer the test.
2. The Ohio Department of Insurance (ODI) issued [Bulletin 2020-05](#). This bulletin mandates that fully insured, non-ERISA, self-funded groups, and MEWAs cover all treatment related to COVID-19 diagnoses the same as emergency services, effective March 20, 2020. This means services must be covered at the in-network benefit level regardless of whether the healthcare professional or facility is in our network.
3. For COSE MEWA plans, Medical Mutual and the COSE Health and Wellness Trust are waiving member cost sharing for all treatment related to COVID-19, including hospitalizations and ground ambulance transfers for individuals with a positive COVID-19 diagnosis, through May 31, 2020. In addition, Medical Mutual will permanently cover FDA-approved medications and vaccines when they become available.

We are working with and will follow all guidelines issued by the Centers for Disease Control and Prevention, Centers for Medicare & Medicaid Services, the US Food and Drug Administration, the Ohio Department of Health and other state and local public health departments in supporting our members' needs.

If you have questions or concerns, please contact your broker or Medical Mutual account executive. Thank you.

Sincerely,

Steffany Larkins
Executive Vice President