



COVID STM-C 72022

COVID-19 Accommodations Short Term Medical

ACCIDENT & HEALTH

Since 2020, both United States Fire Insurance Company and The North River Insurance Company have been closely monitoring the spread of COVID-19 to assist our valued customers.

The following accommodations apply to all insureds covered by our short-term, limited duration products:

1. Except as provided below, COVID-19 testing and screening will be covered without any cost-sharing (deductible/copay/coinsurance) required **when an individual seeks and receives a COVID-19 diagnostic test from a licensed or authorized health care provider, or when a licensed or authorized health care provider refers an individual for a COVID-19 diagnostic test.** All cost-sharing for office, urgent care center, laboratory, hospital and emergency room visits will be waived when testing for COVID-19, but only to the extent such items and services relate to the furnishing or administration of such testing or to the evaluation of such individual for purposes of determining the need of such individual for such testing.

This does not apply to testing for purposes of public health surveillance, travel, return to school or work, or for eligibility/continued eligibility to participate in sports or other activities.

2. No pre-authorization, pre-notification or pre-certification requirements apply to COVID-19 testing and screening **when an individual seeks and receives a COVID-19 diagnostic test from a licensed or authorized health care provider, or when a licensed or authorized health care provider refers an individual for a COVID-19 diagnostic test.**

3. **For Plans that Cover Immunizations (Other than Pediatric Vaccines):** COVID-19 Vaccinations and booster shots, including administrative fees for such, must be covered without cost-sharing requirements and without any prior authorization requirements. Coverage for the vaccine applies regardless of whether or not a network provider administers the vaccine.

CLARIFYING NOTE: This accommodation only applies if the policy/certificate covers vaccines (other than pediatric vaccines). This does not apply to a policy/certificate that covers only pediatric vaccines or that does not cover any vaccinations.

4. Claims cannot be denied solely because the medical services sought to be covered are telehealth services. Telehealth services must be treated the same as any other service for eligible benefits in accordance with the terms and conditions of the plan. This applies to all telehealth services – even those unrelated to COVID-19.

Additional accommodations may be available based upon your state of residency. Contact your producer or plan administrator for additional details.

Crum & Forster, Accident & Health



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