

news release

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Humana Expands Access to Telehealth Services to Help Reduce Coronavirus Risk

Member cost sharing waived for telehealth visits to participating providers

Audio-only telephone as well as video visits covered

Participating providers reimbursed at full office-visit rates

LOUISVILLE, Ky. – March 24, 2020 – Humana Inc. (NYSE: HUM) announced today expanded availability of telehealth services for its members to help reduce exposure risk from the continued spread of the COVID-19 coronavirus. The move builds on previous measures the company has taken in response to the global pandemic, including removing barriers to coronavirus testing, offering early prescription refills and expanding coverage of telehealth visits for urgent care.

“We serve many older adults and people with multiple chronic conditions who are at greater risk from the new virus,” said William Shrank, M.D., chief medical officer, Humana. “We also recognize that social distancing can be an effective strategy to slow the spread of COVID-19, and some states have ordered residents to shelter in place. For these reasons, we’re encouraging our members to take advantage of telehealth whenever possible, and we’ve updated our policies to make telehealth services easily accessible and affordable.”

Humana’s actions are designed to meet or exceed guidance from regulatory agencies at the state and federal levels, including the Centers for Medicare and Medicaid Services (CMS). Effective immediately, Humana has put in place the following telehealth-related provisions, which apply to its Medicare Advantage, Medicaid and commercial employer-sponsored plans, including self-insured plans:

- **Temporary expansion of member cost share waivers for telehealth** – To encourage members to seek care safely while protecting the health care workforce, Humana is waiving member cost share for all telehealth services delivered by participating/in-network providers, including telehealth services delivered through MDLive to Medicare

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Advantage members and to commercial members in Puerto Rico, as well as all telehealth services delivered through Doctor on Demand to commercial members.

- **Temporary expansion of telehealth service scope and reimbursement rules** – To ease systemic burdens arising from COVID-19 and support shelter-in-place orders, Humana is facilitating telehealth visits for its members. Humana will temporarily reimburse for telehealth visits with participating/in-network providers at the same rate as in-office visits. To qualify for reimbursement, telehealth visits must meet medical necessity criteria, as well as all applicable coverage guidelines.
- **Temporary expansion of telehealth channels** – Humana understands that not all telehealth services will involve the use of both video and audio. For health care providers or members who don't have access to secure video systems, Humana will temporarily accept audio-only telephone visits, which can be submitted and reimbursed as telehealth visits.
- **Multiple practitioner types can deliver telehealth services** – Both participating/in-network primary care and specialty providers can deliver care using telehealth services, provided that CMS and state-specific guidelines are followed. This includes behavioral health services. For telehealth visits with a specialist, members are encouraged to work with their primary care physician to facilitate care coordination.

“We hope these steps not only improve safety for patients and health care providers alike, but also simplify the health care experience for our members during these challenging times,” said Dr. Shrank. “We continue to coordinate closely with public health authorities and regulatory agencies on coronavirus response, and we will make further adjustments to our policies, procedures and guidelines as needed and appropriate in this rapidly changing environment.”

Humana's announcement on telehealth follows earlier measures taken by the company, including:

- waiving the out-of-pocket costs (copays, coinsurance and deductibles) associated with **COVID-19 testing**, including related visit costs in a range of clinical settings such as a physician's office, urgent care center or emergency department;
- allowing **early prescription refills**, so members can prepare for extended supply needs – an extra 30- or 90-day supply as appropriate;
- and providing a **member support line** with specially trained call center employees to help support members with specific coronavirus questions and concerns, including live assistance with telehealth.

Members with questions about coronavirus or any other aspect of their health care coverage can call Humana's toll-free customer support line, which can be found on the back of their member I.D. card. Or, visit [humana.com/coronavirus](https://www.humana.com/coronavirus) for the latest updates.

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About Humana

Humana Inc. is committed to helping our millions of medical and specialty members achieve their best health. Our successful history in care delivery and health plan administration is helping us create a new kind of integrated care with the power to improve health and well-being and lower costs. Our efforts are leading to a better quality of life for people with Medicare, families, individuals, military service personnel, and communities at large.

To accomplish that, we support physicians and other health care professionals as they work to deliver the right care in the right place for their patients, our members. Our range of clinical capabilities, resources and tools – such as in-home care, behavioral health, pharmacy services, data analytics and wellness solutions – combine to produce a simplified experience that makes health care easier to navigate and more effective.

More information regarding Humana is available to investors via the Investor Relations page of the company's web site at www.humana.com, including copies of:

- Annual reports to stockholders
- Securities and Exchange Commission filings
- Most recent investor conference presentations
- Quarterly earnings news releases and conference calls
- Calendar of events
- Corporate Governance information

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