

BCBSVT's Response to the COVID-19 Pandemic in Vermont

Don George, President and CEO

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BCBSVT Guiding Principles

- Protect members, providers, customers and employees – do our part to “flatten the curve”
- Provide reliable services and communications to our members, customers and providers during this uncertain time
- Collaborate with all parts of the state health care system to ensure a coordinated, efficient response
- Contribute to the broader community and health system solutions – both short and long-term
- Respond quickly and in cooperation with state health policy directives and objectives

BCBSVT's Response to COVID-19

- Provide a strong supporting role in state health care system response to COVID-19 pandemic
- Continue operations at the highest level of service – customer service, claims processing, care coordination, operational changes and communication
- Revised numerous policies to support providers and public health to strengthen delivery capacity
- Member reserves to pay for new, unanticipated health care costs for COVID-19 testing and treatment

BCBSVT Rapid Response Teams

Pandemic Preparation Team

- Safety and security of employees
- Communications outreach
 1. Employees
 2. Members
 3. Customers
 4. Providers
- Premium payment flexibility
- Support providers and public health to strengthen delivery capacity

Business Continuity Planning

- Enable rapid transition to work from home; including adapting technology while retaining security protections
- Ensure continuation of core services and support at existing high levels of performance
- Respond to employee needs during the pandemic
- Develop return to work scenarios and options

BCBSVT's Response to Unprecedented Health Care and Economic Crisis

- As a single-state, independent, non-profit, health plan we are prepared and committed to seeing our state and its residents through this crisis
- Seeing Vermonters through health care catastrophes for three decades; we are needed now, more than ever
- Member reserves are in anticipation of unknown and unquantifiable health care events
- Nothing in recent history by which we can measure how this crisis will test us

BCBSVT's Response to COVID-19

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Telehealth Expansion: Approach

- Goal: to replace office visits with telehealth
 - Supports providers to maintain cash flow and patient census
 - Supports patients with continuity of care
 - Protects providers and patients from in-person contact
 - Decreases ER and Urgent Care utilization
- Telephone-only as telemedicine
 - Allows some encounters to be performed with audio-only telephone rather than audio-visual telemedicine
 - Increases access for families and providers without equipment or reliable internet
- Store and Forward payment and policies implemented

Telehealth Expansion: Policies

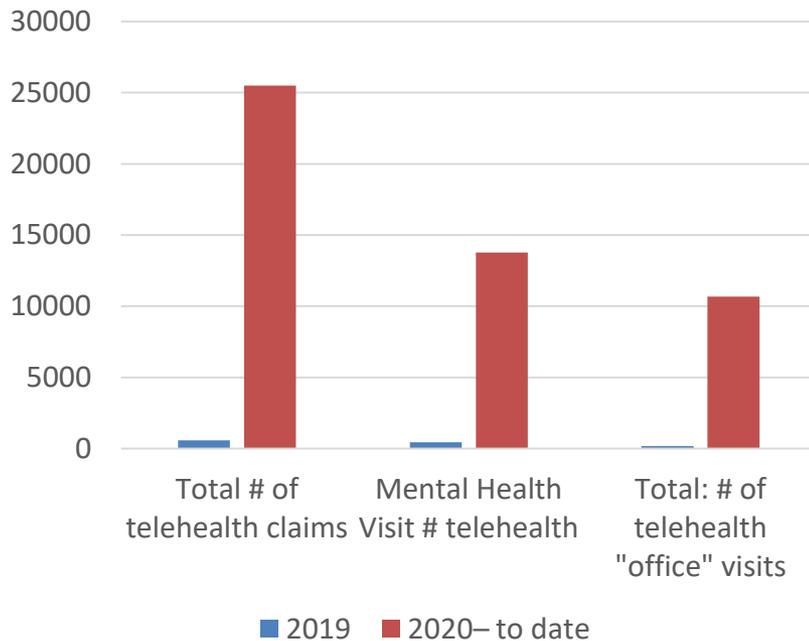
- Expand existing telemedicine acute outpatient visits to telephone-only option
- Expand existing mental health counseling options
- Add crisis intervention and intensive out-patient treatment
- Add preventative care and behavioral health screenings, including new patients
- Permanently added physical therapy; occupational therapy; speech therapy and expand temporary measure for the crisis

Telehealth Expansion: Policies

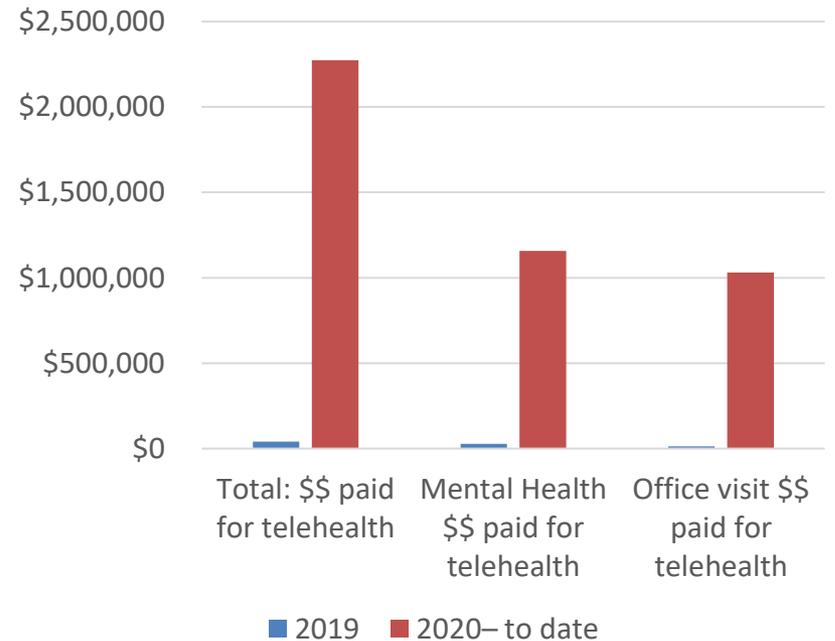
- Temporary and permanent changes to be re-evaluated at the end of the emergency period
- Instituted “telephone triage” payment, at zero-cost-share to members, to support providers managing an increased volume of calls
- Added limited applied behavioral analysis and expanded codes to meet the needs of autistic children
- Added lactation consultations
- Authorized limited remote home health follow up
- Continuing to evaluate telehealth options

Telehealth Evolving Expansion: Impact

Local Provider Telehealth claims/visits March and April 2019 vs 2020 to date



Local Provider \$\$ paid telehealth March and April 2019 vs. 2020 to date



Benefit Expansion: Waived Member Cost Share

- All COVID-19 testing and related office visits with provider, via telemedicine, urgent care, or ER
- All COVID-19 inpatient and acute outpatient treatment; complicated and costly care
- Non-urgent ambulance transportation for COVID-19 patients who require isolation
- Acute telemedicine visits through BCBSVT vendor
- Telephone Triage
- Compliance with all federal and state bulletins, rules, and other changes

Benefit Expansion: Temporary Waivers

- Goals: facilitate necessary patient care and ease administration for providers during the emergency period
- Early prescription refills; allow longer supply of essential medications; managing drug shortages and off-label prescribing; facilitating member access to brand and specialty pharmaceuticals where possible
- Waive some prior-authorization; prior notifications, and extend imaging authorizations to 180 days
- Fewer non-essential procedures and services lowers potential impact of these changes

Provider Support: Financial Stability

- Hospital advanced payment program
- Independent and community provider revenue stabilization program
- OneCare Vermont Program Revision
 - Restructured 2020 quality program to remove provider financial commitment
 - Working to restructure risk agreement to adjust for Covid impact
 - Made prospective payment program available to all hospitals In OneCare network
- Blueprint payments continue; recoveries suspended

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Provider Support: General

- Discontinued routine audits (DFR bulletin); suspended PBM pharmacy audits
- Streamlined credentialing process (DFR rule); and facilitated payments to traveling providers
- Education sessions for new and revised telemedicine and telephone policies
 - Bi-State, VPQHC, VCHIP webinar
 - Robust communication on the Provider Portal and with provider associations
 - Rapid reference, specialty specific information provided
- Continue rapid claims processing and payments

Government Collaboration

- Working with DHVA and VDH to support a cohesive response around surveillance and testing
- Encourage self-funded employers to adopt DFR policy and regulatory changes to health coverage
- Provide and extend COVID-19 special enrollment period for the uninsured
- Provide and analyze COVID-19 data and results

COVID-19 The Road Ahead

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Near-Term Challenges: Many Unknowns

- Significant claims uncertainty and new costs
 - Temporary cancellation of non-essential services
 - COVID-19 diagnosis and treatment for unknown duration
 - A portion of delayed care returns and potential worsened health conditions due to impact of isolation and delaying care
 - Future COVID-19 treatments, vaccine, testing and other costs
- Prolonged period of COVID-19 unknowns
 - Additional surges or waves of COVID-19 infections
 - Federal and state financial support for health care system – patients, providers and payers

Ongoing Challenges and Future Needs

- Duration of the COVID-19 emergency period and transition to “steady state” health care delivery
- Evolving science on future medicines, treatment, testing, antibodies, and surveillance
- Permanent changes to the health care system as a result of COVID-19 responses; e.g. telehealth utilization and alternative payment models
- Carry forward learnings to reshape future health care delivery, financing system, and regulatory structure