Out-of-pocket costs related to coronavirus treatment

1. Is Humana covering out-of-pocket costs for treatment related to confirmed cases of COVID-19?

For the 2021 plan year, Humana will cover out-of-pocket costs for COVID-19 treatment for Humana Medicare Advantage members.

Eligible members will have no copays, deductibles or coinsurance out-of-pocket costs for covered services for treatment of confirmed cases of COVID-19, regardless of where the treatment takes place. This could include telehealth, primary care physician visits, specialty physician visits, facility visits, labs, home-health, and ambulance services.

Members are encouraged to check their plan documents for details about their 2021 coverage.

Medicaid plans will continue to follow state requirements for COVID-19 treatment and cost-share waivers.

2. Why aren’t all plans eligible?

Not all member plans are eligible.

Effective January 1, 2021, employer group members’ standard benefits and cost-sharing will apply for COVID-19 treatment.

Note: This does not apply to Part D-only plan members. Part D-only plan members continue to be eligible for prescription benefits.

3. Regarding COVID-19 treatment, what medications will Humana cover?

Humana will cover FDA-approved medications as they become available. This includes Veklury® (remdesivir), which has been approved by the FDA for the treatment of patients with COVID-19 requiring hospitalization. If a member is prescribed non-FDA-approved medications for the treatment of COVID-19, he or she will be responsible for any cost sharing required per his or her plan design. Non-FDA approved drugs are excluded Part D drugs and ineligible for any Part D coverage.

4. Are these benefits the same from state to state?

Unless specifically noted, all of the information on this page applies to Humana members nationwide. However, in the event that individual states find themselves facing unique challenges, Humana will work closely with them to help support our members there. See the latest information specific to your state.
5. Does this impact in- and out-of-network claims?

Humana encourages members to continue to seek care from the healthcare providers they already know. We will cover eligible members’ copays, deductibles or coinsurance costs for in-network or out-of-network COVID-19-related covered benefits during this time of crisis.