

March 2020

Blue Cross to waive cost share on telehealth medical services

To our valued customers,

Blue Cross Blue Shield of Michigan and Blue Care Network continue to take steps to protect the health and safety of our members during the COVID-19 outbreak.

We will begin waiving cost share on telehealth medical services for our members who have the benefit. This change will continue through at least April 30. By doing this, we are encouraging prevention and reduced infection by enabling individuals to consult with physicians from their home using computers, smartphones, telephones and tablets. Combined with our previous decision to cover testing for COVID-19 with no member liability, our actions are aimed at helping reduce the spread of COVID-19.

What this means for our group customers is that Blue Cross is removing all telehealth member liabilities until April 30 for COVID-19 lab tests and for all telehealth medical visits. This includes cost-share for visits to our network doctors who provide telehealth services as well as the Blue Cross Online Visits app or website. For customers who have requested to add the Blue Cross Online Visits service during this time of need, we have fast-tracked the process to add it.

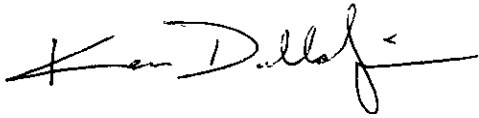
The cost share waivers are temporary to address this public health crisis. The associated costs are relatively small – both testing and removal of the member liability are under \$100 per service – particularly when weighed against the overall potential costs to the healthcare system for a pandemic.

We encourage you to join in these changes, however, you do have the right to opt out. If you opt out, please notify us by close of business on Thursday, March 19.

We are joining with you and others to do what we can to help ease the potential strain on our health care system during the COVID-19 outbreak.

We understand that changes like these are unusual and we will work hard to get answers to your questions. I would like to thank all of our customer groups as we try to help your employees-- our members --through this difficult time.

Sincerely,

A handwritten signature in black ink, appearing to read "Ken Dallafior". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Ken Dallafior

Executive Vice President, and President of Health Plan Business