

## **Do You Know All of the Benefits of Your Health Insurance Plan?**

Health insurance companies offer a wide array of programs to support overall wellness. This is an untapped resource for many consumers. Each insurance company has its own specific set of offerings, and it is recommended that you call Member Services at your health insurance company, or visit the company website to learn more about resources available to you.

Some examples include:

- Reimbursement for: gym/ health club memberships, weight loss programs, fitness classes, fitness equipment, bike helmets, school sports athletic user fees, town sports programs, ski lift tickets and season passes, road race fees, and sports camps
- In-home behavioral health services for children (in-home therapy, therapeutic mentor, parent partner, case management)
- Coverage for psychological and special education testing
- Free or discounted wellness and parenting books
- Free or discounted childbirth education, breast feeding, parenting and child CPR classes
- Free or low-cost nutritional services
- On-call nurses to answer medical questions and provide case management for consumers with acute medical needs
- Assistance finding transportation to medical appointments
- On-call social workers to assist with unmet needs and social emotional needs, and to provide clinical support until a consumer is connected with a therapist
- Ongoing support services to manage chronic health conditions
- Information on prescription drug savings offers and programs
- Mail order prescription discounts
- Insurance for students
- Insurance for individuals traveling to the U.S. from abroad
- Health coverage for U.S. residents traveling abroad
- Information on medical diagnoses, treatments and steps to determine best medical course of action
- Free flu shots
- Free medical equipment (including breast pumps for breast-feeding women)
- Online health assessments
- Wellness classes
- Smoking cessation resources and support
- Discounts on fitness devices, medical equipment (including glasses, hearing aids, etc.), fitness programs, massage therapy, acupuncture, chiropractic services, child safety and newborn equipment, and more
- Caregiver support services
- 24/7 On-call nursing and behavioral health lines

## **Additional Benefits Offered by Health Insurance Companies During COVID-19**

During this time of uncertainty, some health insurance companies are providing extra benefits to their customers. The added benefits will vary from company to company, and it is recommended that you call Member Services at your health insurance company or visit the website to learn more and stay updated.

Some examples include:

- Waiving co-pays for diagnostic COVID testing
- Waiving co-pays for COVID treatments and other services
- Covering the costs of Telehealth and virtual care visits
- Full coverage for related in-network provider visits during testing
- Free pharmacy deliveries from select companies
- Encouraging patients to request 90-day supply of medications
- Allowing early refill of prescription medications
- Covering complete payment for treatments relating to COVID with certain insurance memberships
- Programs providing easier and more efficient communication methods between customers and providers
- Extending premium payment deadlines
- Free support resources if you need a counselor for mental or emotional support
- No cost sharing for inpatient admissions, telehealth and other services
- 24-hour hotline services for COVID related questions
- Suspending prior authorization and referral requirements
- Relaxing out-of-network requirements
- Virtual health, fitness and wellness classes and seminars
- Connecting people with free and reduced cost services related to basic needs, including groceries and dietary-specific meals
- Free care packages sent to your house if diagnosed with COVID