Extended Financial Relief for members for the duration of 2020 in response to COVID-19 pandemic
June 2, 2020

HAP has announced several steps designed to provide financial relief and improve access to care for our members who have been impacted by the COVID-19 pandemic. Please see details below.

**Telehealth services cost-sharing waiver**
We’ve extended the cost-sharing waiver for telehealth services through the end of the year. All cost-sharing is waived for HAP’s individual, fully-insured employer group, Medicare, Medicaid and MI Health Link members using telehealth services through December 31, 2020, even if the service is not related to COVID-19.

Self-insured employer group customers control their own health benefits, and HAP is working with its self-insured customers to determine how they will cover telehealth services.

**Monthly premium changes for individual members and small group customers**
HAP will decrease monthly premiums by 5 percent through the end of the year. These decreases will be reflected in monthly premium bills beginning July 1 and will be in effect through December 2020.

**Copay changes for Medicare Advantage members**
HAP will waive copays and co-insurance for all *in-person* primary care visits and behavioral health visits through the end of the year. In addition, HAP will waive all member cost-sharing for *telehealth* visits for its Medicare Advantage members through the end of the year. This means that HAP Medicare Advantage members will not be charged any copays, deductibles or co-insurance for telehealth visits made through December 31, 2020, even if it is unrelated to COVID-19.