

**United States Senate**  
WASHINGTON, DC 20510

March 19, 2020

Gregory Adams, Chairman and CEO, Kaiser Permanente  
Mark Bertolini, Chairman, CEO and President, Aetna  
Gail K. Boudreaux, President & CEO, Anthem  
Bruce D. Broussard, President and CEO, Humana  
David Cordani, President and CEO, Cigna Corporation  
Scott P. Serota, President and CEO, Blue Cross Blue Shield Association  
David S. Wichmann, CEO, UnitedHealth Group

Dear Mr. Adams, Mr. Bertolini, Ms. Boudreaux, Mr. Broussard, Mr. Cordani, Mr. Serota, and Mr. Wichmann,

Our nation cannot effectively combat the growing 2019 Novel Coronavirus (COVID-19) crisis if Americans cannot afford to seek treatment when they experience serious symptoms and health complications connected to the virus. Hundreds of additional Americans are being diagnosed with COVID-19 every day, and despite progress being made to change our living and working patterns, the virus continues to expand in scope. As the health insurers for millions of Americans, and likely thousands of COVID-19 patients, you have a direct role to play in making sure this virus is soon stopped in its tracks. We write you today to ask for your help in joining Congress in taking meaningful, bold action to make sure that there exist no barriers to care for the increasing number of Americans who find themselves diagnosed with this insidious virus.

Studies show that cost sharing requirements are increasingly forcing American health care consumers to choose to forgo or self-limit care. Deductibles, co-pays, and co-insurance can have the effect of making consumers more cost-conscious when they undergo non-emergency care, but often, these consumer costs also cause patients to decide not to receive doctor-ordered treatment simply because the costs are too high.

We cannot let cost be a barrier to individuals seeking diagnosis or treatment for COVID-19. Every patient who chooses to avoid diagnosis for fear of the cost associated with treatment drastically sets back our efforts to contain the spread of COVID-19. And for lower-income patients who do receive a diagnosis, cost sharing requirements could be back-breaking, especially if that patient has already been disadvantaged by the growing economic crisis. Symptoms of COVID-19 can range from mild reactions that can be managed at home to several weeks of intense hospitalization. People may seek medical support in urgent care, visit their primary care clinician, utilize telehealth services, or need to visit an emergency department. By some estimates, 10 to 20 percent of confirmed cases require hospitalization, oftentimes in single occupancy rooms in special intensive care units.

Thus, we ask today that you suspend all cost sharing requirements connected with treatments for COVID-19 and associated health complications. The waiver of cost sharing should extend to emergency department care, virtual care and telehealth visits, health center and urgent care settings, and 90-day refills of prescription medications. With the U.S. lagging in testing potential cases of COVID-19, the last thing we need is for people to be scared off from seeing their

provider or seeking treatment because of the cost. If health insurers make clear that there will be no financial barriers to diagnosis and treatment of this virus, it will greatly assist our efforts to combat the virus's spread, and be welcome news to the growing number of patients who are worrying about how they will pay for the treatment of an illness for which they could not conceivably plan.

Laudably, some insurers have already publicly stated that they will remove all cost-sharing (including deductibles, copayments, or coinsurance) for in-network and out-of-network treatment, including provider office visits, laboratory and diagnostic testing. The action we are asking you to take is not without precedent.

Right now, in the middle of this national emergency, we all have to do our part to make sure that our response to COVID-19 is as seamless as possible. Health insurance policies play a critical role in our nation's public health response, but, as you know, navigating health insurance coverage is confusing at the best of times, let alone during a pandemic. Patients need to know they will get the care they need and not walk away from testing, assessment, or treatment with unexpected medical bills. As the largest health insurers in the country, we hope you will lead the industry in covering all COVID-19-related treatment and services without cost sharing requirements.

Sincerely,

Christopher S. Murphy  
United States Senator

Bernard Sanders  
United States Senator

Richard Blumenthal  
United States Senator

Tammy Baldwin  
United States Senator

Margaret Wood Hassan  
United States Senator

Martin Heinrich  
United States Senator

Richard J. Durbin  
United States Senator

Chris Van Hollen  
United States Senator

Jeanne Shaheen  
United States Senator

Tom Udall  
United States Senator

Tammy Duckworth  
United States Senator

Sherrod Brown  
United States Senator

Elizabeth Warren  
United States Senator

Edward J. Markey  
United States Senator

Kamala D. Harris  
United States Senator

Robert P. Casey, Jr.  
United States Senator