

Berkley Accident and Health Bulletin

Important Updates Regarding COVID-19 and Managed Care Insurance

April 2, 2020

To our Valued Clients, Administrators, Brokers, and Agents,

As we face this unprecedented time of the COVID-19 (novel coronavirus) outbreak, Berkley Accident and Health wants you to know that we are ready and able to serve you and your business needs. To provide answers to some frequently asked questions, we have put together this update for you.

Q: Is Berkley Accident and Health continuing to operate as usual?

Yes, we are. Our business remains ready and able to provide the level of service that you've come to expect from us. Berkley Accident and Health has had an effective business continuity plan in place for many years. That plan has been activated, we're fully functional in all of our operational areas, and our focus remains on helping our employees and clients navigate their way through this very challenging time.

Our claims staff is working as usual, and we continue to process reimbursement requests with no changes to our procedures.

All of our employees are limiting business travel and face-to-face meetings. Fortunately, there are many technology solutions available that allow us to remain in contact virtually with our clients, producers, and administrators.

Berkley Accident and Health is a member company of W. R. Berkley Corporation, a Fortune 500 company and one of the nation's largest property/casualty insurance providers. Berkley Life and Health Insurance Company, which underwrites and issues the Provider Excess policies and HMO Reinsurance agreements provided by Berkley Accident and Health, is rated A+ (Superior) by A.M. Best, their second-highest rating level, based on the company's balance sheet strength, conservative investments, and favorable liquidity metrics.¹

Read more about [Berkley Accident and Health](#).

Q: Will claims related to COVID-19 be covered under Provider Excess policies and HMO Reinsurance agreements provided by Berkley Accident and Health?

Yes, Berkley Accident and Health will honor the following actions that our clients may take in light of the COVID-19 crisis without any prior notification, effective immediately:

- **Deductibles, Copays, and Cost-Sharing:** Clients who decide to waive the cost of deductibles, copays, and cost-sharing for COVID-19 testing for covered participants will be allowed to apply these costs as eligible expenses under their policy/reinsurance agreement.
- **Telemedicine and Virtual Visits:** Clients who decide to waive cost-sharing for telemedicine and virtual healthcare visits for covered participants will be allowed to apply these costs as eligible expenses under their policy/reinsurance agreement.
- **Early Rx Refills:** Clients who decide to allow covered participants to receive early prescription refills to ensure they have a 30-day supply will be allowed to apply these costs as eligible expenses under their policy/reinsurance agreement.

Continued on page 2 (not valid without both pages)

www.BerkleyAH.com

Q: Do Provider Excess policies and HMO Reinsurance agreements provided by Berkley Accident and Health cover treatment for COVID-19?

Our policy/reinsurance agreements do not contain an exclusion for pandemic outbreaks. Therefore, medical treatment for COVID-19 would be subject to the terms of the policy/reinsurance agreements, as with any loss.

Q: Can we receive claim reimbursements electronically, even if our office is closed?

Yes, through our Automated Clearing House (ACH) service, we can transfer funds electronically into your account without any manual intervention. This means you can receive reimbursements even if your business is closed or employees are working from home. We encourage clients to enroll in this service, offering timely and secure payments.

To get started, complete the [ACH Request Form](#), scan a voided check, and submit them both to the email at the bottom of the form.

Q: Where can we go for additional information?

We recommend the [World Health Organization](#) and [Centers for Disease Control](#) as reliable sources for COVID-19 updates.

Thank you for your trust in us, and we look forward to serving you now and in the future.

¹ AM Best Press Release, *AM Best Affirms Credit Ratings of W. R. Berkley Corporation and Its Subsidiaries*, May 10, 2019, www.ambest.com.

Coverage is underwritten and issued by Berkley Life and Health Insurance Company and/or StarNet Insurance Company, both member companies of W. R. Berkley Corporation and rated A+ (Superior) by A.M. Best. Not all products and services may be available in all jurisdictions, and the coverage provided is subject to the actual terms and conditions of the policies issued. Payment of claims under any insurance policy issued shall only be made in full compliance with all United States economic or trade and sanction laws or regulation, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").

© 2020 Berkley Accident and Health, Hamilton Square, NJ 08690. All rights reserved.