

## At Home Healthcare for COVID-19

The majority of infected individuals will not require care beyond diagnostic tests. In fact, many are asymptomatic.

Some health facilities offer a home healthcare package for patients with COVID-19 who are recuperating at home on an out-patient basis with mild to more moderate symptoms. Please note that packages differ from one provider to another and while your CIGNA coverage will not cover all services in such packages, it will provide certain coverage levels.

In order to be reimbursed, all medical services must be accompanied by a physician's prescription and medical report as well as a detailed invoice and receipt for submission to CIGNA. **ALL** home healthcare is subject to prior approval. The medical report, written by a doctor and eventually supplemented by the nursing provider, should contain the information listed below and should be submitted to [medicalconsultant@cigna.com](mailto:medicalconsultant@cigna.com) for prior approval:

- Patient name
- Patient birthdate
- Personal reference number (as mentioned on membership card): please mention this in the subject of the e-mail
- Confirmation of diagnosis
- Chronological overview of symptoms
- Summary of physical examination
- Description of planned treatment and treatment plan
- Motivation for home care
- In case of oxygen delivery equipment: oximeter results

The medical condition of the patient will determine which items in a home healthcare package are reimbursable

It would be anticipated that staff and their eligible dependents with severe symptoms requiring hospitalization would be admitted to a hospital facility for treatment.

Reminder: **Staff have access to the CIGNA Telehealth service through the CIGNA Health & Wellbeing app. Through this app staff can book consultations with specialists to discuss their case at no cost.** Please consult your personalized webpages on the CIGNA website for more information: <https://www.cignahealthbenefits.com/en/login/plan-members/>

## Coverage Levels

The following are typical services provided as part of home healthcare by local health service providers and we have outlined those costs that are covered through the medical plans administered by CIGNA on behalf of UNICEF. Please note that the cost of items such as thermometers, home medicine delivery fee, and BP apparatus are not covered. For other services not listed below, please consult your personalized webpages on the CIGNA website for more information: <https://www.cignahealthbenefits.com/en/login/plan-members/>. Please also remember that prior approval and receipts are required for all home healthcare services (please see above).

Detail	Medical Insurance Plan (MIP) for Locally Recruited staff	
	Coverage Level	Comment
SpO2 probe	Covered at 80% as part of the coverage for oxygen equipment depending on the medical condition of the patient.	Prior approval from CIGNA required.
Daily Vital Monitoring with trained nurses on call	Covered at 80%	Prior approval from CIGNA required.
Tele-review with doctors	Covered at 80%	Prior approval from CIGNA required. Staff can also use the CIGNA Telehealth service.
Extensive care assessment by Nurse care supervisor	Covered at 80% if the assessment is to create a treatment plan for nursing care	Prior approval from CIGNA required.
Medicine	Covered at 80%	Prior approval from CIGNA required. Prescription required.
One-time COVID-19 testing (usually on day 12 or 13)	Covered at 100%	Prior approval from CIGNA required. Diagnostic tests related to COVID-19 are exceptionally reimbursed at 100% if the patient is showing symptoms or has been in close contact with a confirmed COVID-19 positive person.
Nursing with PPE	Covered at 80%	Prior approval from CIGNA required. Private home duty nursing Reimbursable at the rate of 80% if prescribed by attending physician as medically necessary. Attending physician's prescription must indicate: a) medical condition requiring home healthcare; and b) treatment plan including type and length Face masks are covered for healthcare professionals caring for COVID-19 positive patients.

## Other Services

Detail	Medical Insurance Plan (MIP) for Locally Recruited Staff
Oxygen equipment	The plan reimburses rental (or purchase when more economical or equipment cannot be rented), at the rate of 80%, if prescribed by the attending physician as medically necessary. Prescription must indicate the medical condition requiring the oxygen equipment. Prior approval from CIGNA required for in-home oxygen equipment and treatment.
In-patient hospital care	100% reimbursement for in-patient services for hospital services and supplies, including services of a qualified physician, bed and board (semi-private accommodations), operating room, recovery room, intensive care, general hospital nursing care, laboratory equipment, x-ray examinations, as well as drugs and medicines administered in hospital.
Surface ambulance transportation	Reimbursable at the rate of 80% provided professional ambulance service is to transport a person from the place where he/she is injured or stricken by disease to the first hospital where treatment is given.

### Notes:

The above home healthcare services would be applicable to those staff and their recognized dependents who have received a positive COVID 19 test and are demonstrating mild to moderate symptoms.

In order to be reimbursed by CIGNA, drugs and medicines must be recognized by the local health authorities, prescribed by a doctor as being necessary for the treatment of the illness.

Reasonable and customary charges: Under the national plan, CIGNA will reimburse charges that are reasonable and customary applicable in the duty station for national staff.

Deductibles and plan maximums per the CIGNA plan will apply; please refer to your CIGNA plan for full details which can be found here: <https://www.cignahealthbenefits.com/en/login/plan-members/> .

For the National MIP, the current coverage level is \$14,376.06 USD per person per calendar year. Please note that this annual maximum can be increased in case of medical necessity, via the application of the hardship provision. If this annual maximum needs to be extended, CIGNA will initialize the process. For more information on the hardship provision, please consult the document 'description of benefits' after logging in to the CIGNA website: <https://www.cignahealthbenefits.com/en/login/plan-members/> .

There are 303 facilities in India on the CIGNA provider list. Staff are not restricted to seeking care from only these providers. You can find the full list of facilities on the CIGNA website: <https://www.cignahealthbenefits.com/en/login/plan-members/>