

Ensuring the Success of Long-Term Care During COVID-19

No one should hesitate to get tested or treated for COVID-19 because of concerns about costs. As the COVID-19 pandemic continues to impact Americans across the nation, vulnerable populations are especially high risk. People who live with medically complex health conditions, the elderly, and those who require assistance with activities of daily living (ADL) need support to remain healthy and safe. Health insurance providers are taking decisive action to help America's most vulnerable citizens during this unprecedented time.

Before COVID-19 began to spread across the country, health insurance providers were exploring modifications that would allow vulnerable people to maintain seamless access to providers and services. And managed long term services and supports (MLTSS) plans are launching innovative approaches and calling on Congress for policy solutions to help break down barriers to care for this population. From providing additional support and personal protective equipment to caregivers, to expanding telehealth access, to increasing flexibility in Medicaid benefits, health insurance providers are committed to working with private market and public sector partners to address the COVID-19 public health emergency.

Many health insurance providers are supporting their communities, working with other organizations to feed hungry children and older Americans, as well as to provide emergency health services for the most vulnerable.

Health insurance providers have taken decisive actions in many other ways, including:

- Delivering personal protective equipment to personal care attendants, direct support professionals and other home health workers.
- Donating money to community based organizations focused on health centers, food insecurity, senior care, families with children and the homeless to help address COVID-19 pandemic resource shortages.
- Connecting people to free and reduced-cost social services in their communities, such as food delivery and help paying for bills.
- Reaching out to help connect those out of work with temporary positions in a direct care position.
- Gathering feedback and recommendations for how to improve the industry's response for people with ADL needs.
- Moving face-to-face visits to telephonic and/or video contact for the duration of the emergency to reduce the spread of the virus to patients and health care workers.
- Permitting early refills on maintenance medications.
- Offering alternatives to Adult Day programs that have been closed during the public health emergency.
- Creating back-up plans to fill gaps in care.
- Conducting proactive outreach to populations most at-risk for COVID-19 including people with hypertension and diabetes, people who need long term services and supports, and communities of color.

Health insurance providers are committed to working with state, federal and local officials in every way possible, from supporting our health care heroes, to offering specific policy and regulatory changes, to assisting governors, legislatures, the Congress and the Administration. **Together, we can and will meet this challenge.**

For more information, please visit AHIP's [website](https://www.ahip.org) to learn how health insurance providers are responding to COVID-19.