



New rule waives fees for essential workers.

Dear Provider,

New York has announced an emergency regulation that increases essential workers' access to mental health treatment.

Essential workers cannot be charged for mental health services.

The new rule prohibits you from charging fees to an essential worker for an outpatient mental health service. This includes deductibles, copayments and coinsurance.

Here's what the new rule covers.

The rule applies to in-network outpatient mental health services. This includes partial hospitalization and intensive outpatient. However, it does not apply to prescription drugs.

The rule applies only to in-network outpatient mental health services in the state of New York.

When does the rule start and when does it end?

The rule applies only to in-network outpatient mental health services provided on or after May 2, 2020. The rule expires on April 26, 2021 unless the state of New York further extends it.

Is your patient an essential worker?

Before you bill an Aetna® member for an outpatient mental health service with a service date of May 2 or after, be sure to ask whether they are or were an "essential worker." The definition of "essential worker" is at the end of this notice.

If you can't collect a member's cost share for a service identified in this notice, we'll pay your full contracted rate. That includes the member's portion.

Check the member's plan to see if they qualify.

The rule applies only to:

- Fully insured commercial health plans written in New York
- Student health plans and municipal cooperative health plans subject to the jurisdiction of New York

The new rule does not apply to self-funded commercial plans or Medicare Advantage plans. The annual deductible applies to fully insured high deductible health plans (HDHP). However, copay and coinsurance are waived under the HDHP.

Here's how you can learn more.

Your Aetna representative can answer your questions. New York's Department of Financial Services' website at **DFS.NY.gov** also has more information.

For details on our COVID-19 enhancements please visit: **Aetna.com**.

Defining essential workers

Essential workers are those who are or were employed as health care workers, first responders or in any job in a nursing home, long-term care facility, or other congregate care setting during the current state of emergency declared by Gov. Andrew M. Cuomo on March 7, 2020.

Essential workers include:

- Correction/parole/probation officers
- Direct care providers
- Firefighters
- Health care practitioners, professionals, aides, and support staff, such as doctors, nurses, and public health personnel
- Medical specialists
- Nutritionists and dietitians
- Occupational/physical/recreational/speech therapists
- Paramedics/emergency medical technicians
- Police officers
- Psychologists/psychiatrists
- Residential care program managers

Essential workers are also those who directly interact or interacted with the public while working. This includes:

- Animal care workers such as veterinarians
- Automotive service and repair workers
- Bank tellers and other bank workers
- Building code enforcement officers
- Childcare workers
- Client-facing case managers and coordinators
- Counselors for mental health, addiction, youth, vocational, and crisis
- Delivery workers
- Dentists and dental hygienists
- Essential construction workers at occupied residences or buildings;
- Chaplains and clergy members
- Field investigators/regulators for health and safety
- Food service workers
- Funeral home workers
- Hotel/motel workers
- Human services providers

- Laundry and dry-cleaning workers
- Mail and shipping workers
- Maintenance and janitorial/cleaning workers
- Optometrists, opticians, and supporting staff
- Retail workers at essential businesses such as grocery stores, pharmacies, convenience stores, gas stations, and hardware stores
- Security guards and personnel
- Shelter workers and homeless support staff
- Social workers
- Teachers/professors/educators;
- Transit workers such as those who work at airports, railways, buses, and for-hire vehicles
- Trash and recycling workers; and
- utility workers

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