



Coronavirus: Type (COVID-19) Coverage for Mental Health Services for Essential Workers

The New York State Department of Financial Services (DFS) has directed health insurance plans to waive cost-share for essential workers for in-network outpatient mental health services provided by mental health providers due to the coronavirus (COVID-19) emergency.

The waiver is effective May 2, 2020 and applies to Essential Plan, Healthfirst Insurance Company (HFIC)*, and Qualified Health Plan (QHP) members only. It does not apply to Medicare, Medicaid, Health and Recovery Plan (HARP), Child Health Plus (CHP), or high-deductible health plan (HDHP) members and continues through July 31, 2020 unless extended by regulation.

In accordance with guidance from the DFS, please do not collect the copayment, coinsurance, or deductible from an essential worker for telehealth and in-person mental health services.

Any Healthfirst member who is or was employed as an essential worker at any time during the period March 7 through July 31, 2020 has been instructed to disclose his/her status during the visit. However, before collecting the copayment, you should also ask each Healthfirst member if he/she acted as an essential worker at any time during the state of emergency. If you determine that the copayment should be waived, please contact Provider Services so that you can be reimbursed at the full in-network rate.

For a full listing of who qualifies as an essential worker, visit the DFS [regulation](#).

Should you have any questions, call Provider Services at **1-888-801-1660**, Monday to Friday, 8:30am–5:30pm.

*Excludes all HSA-compatible Bronze plans.