

# Health Insurance Implications - Coronavirus Disease (COVID-19) Sector Impact - June 2020

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## Abstracts

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### SUMMARY

The highly contagious coronavirus (SARS-CoV-2), dubbed COVID-19 (formerly 2019-nCoV), which emerged at the close of 2019, has led to a medical emergency across the world, with the World Health Organization (WHO) officially declaring the novel coronavirus a pandemic on March 11, 2020.

The virus is also having a growing impact on the global economy including the health insurance industry. This report reflects how government bodies and healthcare authorities are reacting to protect policyholder interest and minimize the impact on the health insurance industry during the COVID-19 crisis.

### KEY HIGHLIGHTS

A number of reports estimated the impact of COVID-19 on unemployment rates and loss of ESI. It was highlighted that a high proportion of people who lose ESI coverage will be eligible for ACA coverage. However, almost twice as many people in states that did not expand Medicaid coverage with ACA will remain uninsured compared to expansion states.

In the US, payers reported surges in the demand for telehealth services since the pandemic began, with some even announcing that these services will now be made permanent. In addition, lawmakers from some states have asked the

government to make temporary changes to telehealth regulations permanent after the crisis has abated.

Payers in many regions have revealed the impact of COVID-19 on the mental health of their members. In response, many have begun to provide them with access to platforms and apps, often free of charge. In addition, some payers in the US have waived costs to mental and behavioral health services for their members.

## **SCOPE**

This report reflects how government bodies and healthcare authorities are reacting to protect policyholder interest and minimize the impact on the health insurance industry during the COVID-19 crisis.

Regions covered in this report include the US, Canada, Europe, APAC, the Middle East and Africa, and South and Central America.

This report will be updated every month.

## **REASONS TO BUY**

See how government bodies and healthcare authorities around the world are reacting to protect policyholder interest and minimize the impact on the health insurance industry during the COVID-19 crisis.

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