

April 1, 2020

Larry J. Merlo
President and Chief Executive Officer
CVS Health

Karen S. Lynch
President
Aetna Business Unit
151 Farmington Ave.
Hartford, CT 06156

Dear Mr. Merlo and Ms. Lynch:

The COVID-19 public health emergency is putting incalculable stress on individuals and families, the economy and the health care system. Addressing this global pandemic requires unprecedented action by everyone. That is why citizens are asked to stay in their homes, businesses are temporarily closed, and health care providers are asked to staff the frontlines despite many challenges. And that is why today America's hospitals and health systems are asking that Aetna join us as we meet this historic challenge to ensure that the health care system is there for anyone who needs care.

This crisis has had an immediate and dramatic impact on health care providers. Elective care is being delayed at the same time that costs are skyrocketing for certain supplies, extra staffing is becoming a critical issue, and hospitals are building surge capacity like never before. This challenge is true for both those hospitals and health systems treating high numbers of COVID-19 patients and those that are not. Inadequate financial resources and cash flow threaten hospitals' ability to remain staffed and open. While Congress and the Administration have taken a number of steps to address these issues, their actions alone cannot fill the gap resulting from reduced revenue from private insurance.

Aetna, as one of the largest health insurers in the United States, could make a significant difference in whether a hospital or health system keeps their doors open during this critical time. The federal government has already taken a number of steps to provide critical resources, such as by providing a bump in reimbursement through the Medicare program for COVID-19 cases and enabling Medicare providers to opt for accelerated payments. However, these actions alone are not enough. We urge private insurers, including Aetna, to commit to similar actions.



Specifically, we ask that insurers support stable cash flow by allowing providers to opt into periodic interim payments and/or accelerated payments for the duration of the public health emergency, much like what is available through the Medicare program. We also ask that insurers eliminate administrative processes that cause delays in payment, such as prior authorization and certain payment edits, and provide adequate coverage and reimbursement of services in hospitals and alternative sites of care, including by covering cost-sharing for COVID-19 treatment. In addition, we urge insurers to expedite processing of outstanding claims that have resulted in billions of dollars in accounts receivables.

This crisis is challenging for all of us, and everyone has a role to play. The courage and dedication of our front line health care workers who show up every day to care for their communities are an inspiration to us all. We owe them the same kind of dedication by showing up for them. Our patients, our communities and our health care workers deserve nothing less than our best.

Sincerely,

/s/

Richard J. Pollack
President & Chief Executive Officer

April 1, 2020

Gail K. Boudreaux
Anthem Blue Cross and Blue Shield
220 Virginia Avenue
Indianapolis, IN 46204

Dear Ms. Boudreaux:

The COVID-19 public health emergency is putting incalculable stress on individuals and families, the economy and the health care system. Addressing this global pandemic requires unprecedented action by everyone. That is why citizens are asked to stay in their homes, businesses are temporarily closed, and health care providers are asked to staff the frontlines despite many challenges. And that is why today America's hospitals and health systems are asking that Anthem join us as we meet this historic challenge to ensure that the health care system is there for anyone who needs care.

This crisis has had an immediate and dramatic impact on health care providers. Elective care is being delayed at the same time that costs are skyrocketing for certain supplies, extra staffing is becoming a critical issue, and hospitals are building surge capacity like never before. This challenge is true for both those hospitals and health systems treating high numbers of COVID-19 patients and those that are not. Inadequate financial resources and cash flow threaten hospitals' ability to remain staffed and open. While Congress and the Administration have taken a number of steps to address these issues, their actions alone cannot fill the gap resulting from reduced revenue from private insurance.

Anthem, as one of the largest health insurers in the United States, could make a significant difference in whether a hospital or health system keeps their doors open during this critical time. The federal government has already taken a number of steps to provide critical resources, such as by providing a bump in reimbursement through the Medicare program for COVID-19 cases and enabling Medicare providers to opt for accelerated payments. However, these actions alone are not enough. We urge private insurers, including Anthem, to commit to similar actions.

Specifically, we ask that insurers support stable cash flow by allowing providers to opt into periodic interim payments and/or accelerated payments for the duration of the public health emergency, much like what is available through the Medicare program. We also ask that insurers eliminate administrative processes that cause delays in payment, such as prior



April 1, 2020
Gail K. Boudreaux
Page 2 of 2

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Sincerely,

/s/

Richard J. Pollack
President & Chief Executive Officer

April 1, 2020

David Cordani
Cigna
900 Cottage Grove Road
Bloomfield, CT 06002

Dear Mr. Cordani:

The COVID-19 public health emergency is putting incalculable stress on individuals and families, the economy and the health care system. Addressing this global pandemic requires unprecedented action by everyone. That is why citizens are asked to stay in their homes, businesses are temporarily closed, and health care providers are asked to staff the frontlines despite many challenges. And that is why today America's hospitals and health systems are asking that Cigna join us as we meet this historic challenge to ensure that the health care system is there for anyone who needs care.

This crisis has had an immediate and dramatic impact on health care providers. Elective care is being delayed at the same time that costs are skyrocketing for certain supplies, extra staffing is becoming a critical issue, and hospitals are building surge capacity like never before. This challenge is true for both those hospitals and health systems treating high numbers of COVID-19 patients and those that are not. Inadequate financial resources and cash flow threaten hospitals' ability to remain staffed and open. While Congress and the Administration have taken a number of steps to address these issues, their actions alone cannot fill the gap resulting from reduced revenue from private insurance.

Cigna, as one of the largest health insurers in the United States, could make a significant difference in whether a hospital or health system keeps their doors open during this critical time. The federal government has already taken a number of steps to provide critical resources, such as by providing a bump in reimbursement through the Medicare program for COVID-19 cases and enabling Medicare providers to opt for accelerated payments. However, these actions alone are not enough. We urge private insurers, including Cigna, to commit to similar actions.

Specifically, we ask that insurers support stable cash flow by allowing providers to opt into periodic interim payments and/or accelerated payments for the duration of the public health emergency, much like what is available through the Medicare program. We also ask that insurers eliminate administrative processes that cause delays in payment, such as prior



April 1, 2020
David Cordani
Page 2 of 2

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Sincerely,

/s/

Richard J. Pollack
President & Chief Executive Officer

April 1, 2020

Dirk McMahon
UnitedHealthcare
P.O. Box 1459
Minneapolis, MN 55440-1459

Dear Mr. McMahon:

The COVID-19 public health emergency is putting incalculable stress on individuals and families, the economy and the health care system. Addressing this global pandemic requires unprecedented action by everyone. That is why citizens are asked to stay in their homes, businesses are temporarily closed, and health care providers are asked to staff the frontlines despite many challenges. And that is why today America's hospitals and health systems are asking that UnitedHealthcare join us as we meet this historic challenge to ensure that the health care system is there for anyone who needs care.

This crisis has had an immediate and dramatic impact on health care providers. Elective care is being delayed at the same time that costs are skyrocketing for certain supplies, extra staffing is becoming a critical issue, and hospitals are building surge capacity like never before. This challenge is true for both those hospitals and health systems treating high numbers of COVID-19 patients and those that are not. Inadequate financial resources and cash flow threaten hospitals' ability to remain staffed and open. While Congress and the Administration have taken a number of steps to address these issues, their actions alone cannot fill the gap resulting from reduced revenue from private insurance.

UnitedHealthcare, as one of the largest health insurers in the United States, could make a significant difference in whether a hospital or health system keeps their doors open during this critical time. The federal government has already taken a number of steps to provide critical resources, such as by providing a bump in reimbursement through the Medicare program for COVID-19 cases and enabling Medicare providers to opt for accelerated payments. However, these actions alone are not enough. We urge private insurers, including UnitedHealthcare, to commit to similar actions.

Specifically, we ask that insurers support stable cash flow by allowing providers to opt into periodic interim payments and/or accelerated payments for the duration of the public health emergency, much like what is available through the Medicare program. We also ask that insurers eliminate administrative processes that cause delays in payment, such as prior



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Sincerely,

/s/

Richard J. Pollack
President & Chief Executive Officer

April 1, 2020

Bruce Broussard
Humana, Inc.
500 W Main Street
Louisville, KY 40202

Dear Mr. Broussard:

The COVID-19 public health emergency is putting incalculable stress on individuals and families, the economy and the health care system. Addressing this global pandemic requires unprecedented action by everyone. That is why citizens are asked to stay in their homes, businesses are temporarily closed, and health care providers are asked to staff the frontlines despite many challenges. And that is why today America's hospitals and health systems are asking that Humana join us as we meet this historic challenge to ensure that the health care system is there for anyone who needs care.

This crisis has had an immediate and dramatic impact on health care providers. Elective care is being delayed at the same time that costs are skyrocketing for certain supplies, extra staffing is becoming a critical issue, and hospitals are building surge capacity like never before. This challenge is true for both those hospitals and health systems treating high numbers of COVID-19 patients and those that are not. Inadequate financial resources and cash flow threaten hospitals' ability to remain staffed and open. While Congress and the Administration have taken a number of steps to address these issues, their actions alone cannot fill the gap resulting from reduced revenue from private insurance.

Humana, as one of the largest health insurers in the United States, could make a significant difference in whether a hospital or health system keeps their doors open during this critical time. The federal government has already taken a number of steps to provide critical resources, such as by providing a bump in reimbursement through the Medicare program for COVID-19 cases and enabling Medicare providers to opt for accelerated payments. However, these actions alone are not enough. We urge private insurers, including Humana, to commit to similar actions.

Specifically, we ask that insurers support stable cash flow by allowing providers to opt into periodic interim payments and/or accelerated payments for the duration of the public health emergency, much like what is available through the Medicare program. We also ask that insurers eliminate administrative processes that cause delays in payment, such as prior



April 1, 2020
Bruce Broussard
Page 2 of 2

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Sincerely,

/s/

Richard J. Pollack
President & Chief Executive Officer

April 1, 2020

Matthew Eyles
President & Chief Executive Officer
America's Health Insurance Plans
601 Pennsylvania Avenue, NW
South Building, Suite 500
Washington, DC 20004

Dear Matt:

The COVID-19 public health emergency is putting incalculable stress on individuals and families, the economy and the health care system. Addressing this global pandemic requires unprecedented action by everyone. That is why citizens are asked to stay in their homes, businesses are temporarily closed, and health care providers are asked to staff the frontlines despite many challenges. Following up on our previous conversation, America's hospitals and health systems today are asking that your member organizations join us as we meet this historic challenge to ensure that the health care system is there for anyone who needs care.

This crisis has had an immediate and dramatic impact on health care providers. Elective care is being delayed at the same time that costs are skyrocketing for certain supplies, extra staffing is becoming a critical issue, and hospitals are building surge capacity like never before. This challenge is true for both those hospitals and health systems treating high numbers of COVID-19 patients and those that are not. Inadequate financial resources and cash flow threaten hospitals' ability to remain staffed and open. While Congress and the Administration have taken a number of steps to address these issues, their actions alone cannot fill the gap resulting from reduced revenue from private insurance.

Insurers could make a significant difference in whether a hospital or health system keeps their doors open during this critical time. The federal government has already taken a number of steps to provide critical resources, such as by providing a bump in reimbursement through the Medicare program for COVID-19 cases and enabling Medicare providers to opt for accelerated payments. However, these actions alone are not enough. We urge you to work with your member organizations to commit to similar actions.

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Sincerely,

/s/

Richard J. Pollack
President & Chief Executive Officer

April 1, 2020

Scott Serota
President & Chief Executive Officer
Blue Cross Blue Shield Association
1310 G Street, NW
Washington, DC 20005

Dear Scott:

The COVID-19 public health emergency is putting incalculable stress on individuals and families, the economy and the health care system. Addressing this global pandemic requires unprecedented action by everyone. That is why citizens are asked to stay in their homes, businesses are temporarily closed, and health care providers are asked to staff the frontlines despite many challenges. Following up on previous conversations with your team, America's hospitals and health systems today are asking that your member organizations join us as we meet this historic challenge to ensure that the health care system is there for anyone who needs care.

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Richard J. Pollack
President & Chief Executive Officer