

news release

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Humana to Waive Member Costs for all Primary Care and Behavioral Health Office Visits for Medicare Advantage Members, Delivers Safety Kits to Members

Commitments build on earlier efforts to support Medicare Advantage members during public health emergency

LOUISVILLE, Ky. – May 5, 2020 – Today, Humana Inc. (NYSE: HUM) announced additional actions to help protect, inform and care for its nearly 4.5 million Medicare Advantage members. During this time of uncertainty, Humana continues to invest in efforts to help people achieve their best health and that now includes waiving all cost sharing—including copays, coinsurance, and deductibles—for in-network primary care, behavioral health and telehealth visits for the remainder of the calendar year. The company is also proactively delivering safety kits to members’ homes, allowing them to access essential healthcare services safely and affordably.

The actions are part of the company’s *Human Care* approach to making the healthcare experience better, more personal and more caring. Starting with the decision in March to waive out-of-pocket costs related to COVID-19 treatment, Humana has led the way in easing the burden on its members and facilitating access to care.

These expanded cost share waivers are effective as of May 1 and will remain in place through the end of 2020. Members are encouraged to respect local shelter-in-place orders but when states begin to transition, this change will help ease any financial burden of seeing their doctor in person or continuing to use telehealth.

“At a time when so many Americans are focused on caring for others, we want our senior members, in particular, to know that Humana is here to care for them,” said **Bruce Broussard**, President and CEO of Humana. “We will continue to assist all of our members through this unprecedented health crisis by easing any financial burden of seeing their doctor and helping them to live safely in their communities.”

Today’s announcements, which are part of an ongoing program to support Humana members during this public health emergency, include:

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- **Eliminating out-of-pocket costs for office visits so that Medicare Advantage members can reconnect with their healthcare providers.** While many members are successfully using telehealth, some are forgoing essential preventive and primary care services during this crisis. To reduce barriers, Humana is waiving in-network primary care costs, not only for COVID-19 costs, but all primary care visits for the rest of 2020. In addition, the company is waiving member costs for outpatient, non-facility based behavioral health visits through the end of year. Behavioral health issues, like depression, may be exacerbated because of the pandemic and are important to flag and treat.

Finally, Humana is extending telehealth cost share waivers for all telehealth visits—PCP and specialty, including behavioral health, for in-network providers through 2020. By eliminating these costs, Humana is supporting members to re-engage with their physician for pressing primary care and behavioral health needs whether in-person or virtually, depending on their personal situation.

- **Providing safety kits to support visits to healthcare providers.** For members who need to access the healthcare system or other essential services in the community, Humana wants them to be as safe as possible. To assist in this effort, the company is proactively sending a safety kit to members' homes over the next several weeks, including masks and health advice information, to support their ability to seek care.

“These actions are the latest in a series of efforts we’re taking to support Humana members and help them best manage their chronic conditions and other health issues and ensure that we’re living up to our commitment to meet their needs,” said Broussard. “By supporting members’ safety and lowering financial barriers, we can also help facilitate the re-opening of the healthcare system and help bolster the economy.”

Since the pandemic started, Humana has been working to ease the burden of the COVID-19 health crisis. More than 2,000 Humana nurses and other staff members are making daily outreach calls to members, coordinating care for their clinical and behavioral health needs and screening for social determinants of health. They are connecting members with food, including prepared meals, offering a friendly voice on the phone to combat loneliness, helping to secure prescription refills, and solving routine medical issues to help avoid an unnecessary trip to the doctor or ER.

The company will continue to explore ways—big and small—to support members’ whole person health experience during the pandemic.

About Humana

Humana Inc. is committed to helping our millions of medical and specialty members achieve their best health. Our successful history in care delivery and health plan administration is helping

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us create a new kind of integrated care with the power to improve health and well-being and lower costs. Our efforts are leading to a better quality of life for people with Medicare, families, individuals, military service personnel, and communities at large.

To accomplish that, we support physicians and other health care professionals as they work to deliver the right care in the right place for their patients, our members. Our range of clinical capabilities, resources and tools – such as in-home care, behavioral health, pharmacy services, data analytics and wellness solutions – combine to produce a simplified experience that makes health care easier to navigate and more effective.

More information regarding Humana is available to investors via the Investor Relations page of the company's web site at www.humana.com, including copies of:

- Annual reports to stockholders
- Securities and Exchange Commission filings
- Most recent investor conference presentations
- Quarterly earnings news releases and conference calls
- Calendar of events
- Corporate Governance information