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Humana to Waive Medical Costs Related to Coronavirus Treatment

Costs waived whether care is virtual, in a doctor's office or hospital setting

LOUISVILLE, Ky. – March 30, 2020 – Humana (NYSE: HUM), a national health care company, has announced it is waiving consumer costs for treatment related to COVID-19-covered services. The company previously announced that it would cover out-of-pocket costs related to coronavirus testing. Now, costs related to subsequent treatment for COVID-19—including inpatient hospital admissions— will be waived for enrollees of Medicare Advantage plans, fully insured commercial members, Medicare Supplement and Medicaid.

The waiver applies to all medical costs related to the treatment of COVID-19 as well as FDAapproved medications or vaccines when they become available. There is no current end date. Humana will reassess as circumstances change.

"We know we're uniquely positioned to help our members during this unprecedented health crisis," said **Bruce Broussard**, President and CEO of Humana. "It's why we're taking this significant action to help ease the burden on seniors and others who are struggling right now. No American should be concerned about the cost of care when being treated for coronavirus."

Humana will cover the member responsibility under the plan benefits for COVID-19-related services whether treatment is delivered by in-network or out-of-network providers.

The company's announcement today is part of its overall efforts to accelerate and stabilize access to care for members affected by COVID-19. Humana is also:

• Lifting administrative requirements for members infected with coronavirus and for all patients in settings where capacity is stretched by the needs of those infected by coronavirus. The change allows for unencumbered movement from inpatient hospitals to safe, medically appropriate post-acute care settings, including home health, long-term acute care hospitals, skilled nursing facilities, etc. The company continues to evaluate additional measures needed to eliminate administrative burdens across a broader spectrum of care.

- Waiving member cost share for all telehealth services delivered by participating/innetwork providers and accepting audio-only telephone visits for reimbursement
- Waiving the out-of-pocket costs (copays, coinsurance and deductibles) associated with COVID-19 testing, including related visit costs in a range of clinical settings such as a physician's office, urgent care center or emergency department
- Allowing early prescription refills, so members can prepare for extended supply needs an extra 30- or 90-day supply as appropriate
- Providing a member-support line with specially trained call center employees to help support members with specific coronavirus questions and concerns, including live assistance with telehealth.

For more information, visit https://www.humana.com.

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 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