

UPDATES AS OF 4/7/2020:

- **No cost testing in Georgia.** COVID-19 rapid mobile testing is now available on the Georgia Tech campus. Testing is limited to patients (age 18+) with severe respiratory illness or high risk of exposure. More information: <https://www.cvs.com/minuteclinic/covid-19-testing>
- **Most carriers are waiving member cost-sharing for the treatment of COVID-19 for the time being.** Contact your CORE Benefit Solutions representative if you are uncertain of your carrier's stance.
- **Telehealth is now covered under HSA plans.** HSA-qualified health plans can cover telehealth and remote care service expenses below the deductible limit. This change won't affect your ability to continue contributing to your HSA. *Until December 31, 2021.
- **Many Flexible Spending Account (FSA) vendors are allowing clients to extend the 3/31/19 Run-Out Period** for their 2019 plan year, if needed. Contact your FSA vendor directly if you would like to take advantage of this extension.
- **No prescription needed.** Over-the-counter drugs and medicines can be paid for or reimbursed through an FSA, HRA, or HSA without a doctor's prescription.

FAQ

COVID-19 Frequently Asked Questions

Note: The responses below are subject to change based on additional guidance and reflect information as of March 25, 2020.

1. **How are carriers handling eligibility rules due to COVID-19 related changes in employment (e.g., full time to part time, furlough, lay-off)?**

Most carriers are relaxing and not monitoring their eligibility and "actively at work" policies for a short period of time (determined by the carrier) as long as monthly premiums are paid.

2. **If employees waived coverage for the plan year, are they allowed to enroll during a "Special Enrollment"?**

Most carriers are allowing a "Special Enrollment" period to let uncovered eligible employees enroll in the plan. We anticipate that the window for an employee to participate in this special enrollment period will be short (determined by the carrier) and recommend that you extend this offer as soon as possible to your employees who are not currently covered.

3. Can employees access care through Telemedicine services, and what are the member costs associated with these services?

Most carriers are waiving copays, deductibles, and coinsurance for in-network virtual visits for a period of time. In some cases, this also applies to Behavioral Health in-network virtual visits. Please keep in mind that wait times may also increase since there has been increased utilization of these services.

If you are interested in offering Telemedicine to employees who are not enrolled on your group health plan, please contact your CORE representative.

4. Are there other support services available to employees during these challenging times?

Most carriers are offering support and hot lines for employees to call with questions and concerns about COVID-19. Employees also have access to an Employee Assistance Program (EAP) if offered under your medical plan or through a non-medical benefit you offer. If you are uncertain if you have this benefit available to employees, please contact your CORE representative.

5. Are there changes to pharmacy benefits?

Most carriers are allowing early refills for maintenance medications. In addition, most telehealth services are extending the current 72 hours dispensing limits in the state of Georgia for prescribed medications resulting from virtual visits.

6. What if an employer is unable to make the employer premium payment due to COVID-19?

The Georgia Insurance and Safety Fire Commissioner released a directive to Georgia's insurance industry to refrain from canceling policies for non-payment until further notice. Carriers have not yet relaxed employer premium payment requirements. Carriers do allow ACH and/or online banking, and we recommend making payments via these methods, if possible.

7. What are the employee costs for COVID-19 testing?

Per recent federal legislation, all carriers are waiving copays, deductibles, and coinsurance for testing performed at government approved testing centers and facilities including emergency rooms and hospitals, resulting in no cost for members. It is our understanding that there is also financial relief for the uninsured population and those individuals should contact their local or state health departments.

8. What do I need to know about the recently passed emergency paid leave policies?

The Families First Coronavirus Response Act (FFCRA) provides new Emergency Paid Sick Leave and Emergency Family and Medical Leave Expansion. Please see Maynard, Cooper & Gale's FFCRA Update for a detailed update on these mandated relief measures. In addition, states that already have

mandated paid sick leave and family medical leave in place may be amending and expanding current mandates to include COVID-19. For example, New York has amended the NY Disability and Paid Family Leave laws to enhance benefits in the event an employee or employee's child is under mandatory or precautionary order of quarantine.