

COVID-19 PANDEMIC

SANFORD HEALTH PLAN: HEALTH INSURANCE UPDATES

OBJECTIVES:

1. What are the Federal Regulation Changes?
2. What are Carriers doing to increase access to care?
3. What can Employers do to help Employees maintain health coverage?
4. Outside of Employer Coverage, how else can Individuals get access to health coverage?

1. FEDERAL REGULATIONS

Coronavirus Aid, Relief, and Economic Security Act (CARES Act)

1. Expanded Coverage Of Diagnostic Testing
 - Plans must cover FDA-approved testing to detect COVID-19 without cost-sharing or barriers
 - Coverage extends to any services or items provided during a medical visit resulting in coronavirus testing or screening.
2. Gaps For Surprise Billing
 - Providers must make their “cash price” for COVID-19 tests publicly available (listed on a public website) so Carriers and the Uninsured are aware of test costs.

1. FEDERAL REGULATIONS

Coronavirus Aid, Relief, and Economic Security Act (CARES Act)

3. Expedited Coverage Of Preventive Services And Vaccines
 - Access to testing and a coronavirus vaccine (once one is developed) will be covered without cost-sharing on a permanent basis.
 - *Note:* Recent addition of Anti-body Testing
4. HSAs: Telehealth And Over-The-Counter Products
 - Safe Harbor for HDHPs -Telehealth can be covered pre-deductible without violating federal rules for HDHPs paired with an HSA.
 - *Note:* Separate from recent guidance issued by IRS that included safe harbor for HDHPs that cover testing for and treatment of COVID-19 on a pre-deductible basis.
 - Expands access to over-the-counter medications and other drugs that a person may not have been prescribed by making expenses HSA eligible.

2. INCREASED ACCESS TO CARE

Carrier Accommodations

1. Waiving of Cost-Share for COVID-19 Treatment
 - Some Carriers, including Sanford Health Plan, are waiving all Out-of-Pocket Expenses related to COVID-19 treatment until May 31, 2020
2. Expansion of Telehealth
 - To help social distancing, many Carriers have increased services available via Telehealth and waived cost-share
 - Also honored coverage of Non-HIPPA compliant interactions per CMS Guidelines
3. Increased Access to Prescription Drugs
 - Eased the burden of Prior Authorization for Prescription Drugs
 - Cover early re-fills of maintenance medications to accommodate quarantining and increasing access

3. EMPLOYER HEALTH COVERAGE

Options to Maintain Employee Health Coverage

1. Furlough
 - A furlough is an employer-mandated, temporary unpaid leave from work as a cost-saving measure.
 - As long as an Employer considers their employee an “Eligible Group Member”, active coverage can continue as long as premiums are paid
2. Lay Off
 - A layoff is the termination of employment of an employee or group of employees for business reasons
 - Because an employee is no longer active, a lay-off triggers an offer of COBRA or state continuation (if employer under 20)
3. Business Closure
 - If a business must close their doors permanently, no offer of coverage for employees is required
 - Employees have experienced a qualifying event and have outside options

4. INDIVIDUAL COVERAGE OPTIONS

Additional Health Insurance Options

1. Subsidized Plans
 - If someone experiences a qualifying event (i.e.. Loss of coverage, change in income, etc.), they may be eligible for subsidized plans on the Marketplace.
2. Individual Plans
 - Individual plans (that includes family coverage) are also available if someone does not qualify for a subsidy.
3. Short Term Limited Duration (STLD)
 - These plans are generally designed for people who experience a temporary gap in health.
 - They are “major medical” coverage, but only provide coverage for a limited term and have coverage limitations designed for affordability.

Sanford Health Plan is here to help.

For more information about products or general questions about insurance, please visit our [Employer Resources](#) page or visit www.sanfordhealthplan.com