

How does the end of the COVID-19 Public Health Emergency (PHE) impact my medical coverage?

5/11/2023



With the rise of COVID-19 in 2020 came many regulations for health plans in relation to coverage for COVID-19 diagnosis, treatment and prevention.

Some of those coverages include 100% (no cost sharing) coverage for COVID-19 testing both in a medical setting and with over-the-counter (OTC) test kits, telehealth visits, and the associated vaccine.

However, as of Thursday, May 11, 2023, the Public Health Emergency (PHE) has come to an end. So what does this mean to you?

COVID-19 Benefits during and after the COVID-19 Public Health Emergency (PHE):

COVID-19 BENEFITS	COVERAGE <u>DURING</u> COVID-19 PHE	COVERAGE <u>AFTER</u> COVID-19 PHE (effective 5/11/2023)
Testing for COVID-19 in a Medical Setting	\$0 member cost-share	Covered as any other diagnostic lab test
Over-the-Counter (OTC) Test Kits	Cover up to 8 OTC tests per month	Not Covered (See Helpful Resources for additional information)
Treatment for COVID-19	\$0 member cost-share	Covered as any other illness
Telehealth	\$0 member cost-share	Covered as any other office visit
COVID-19 Vaccines	\$0 member cost-share	COVID-19 vaccines provided by an in-network provider at \$0 member cost share as an ACA-required preventive service.
Antiviral Medications	\$0 member cost-share	Subject to member cost share, deductibles, and plan cost like other formulary drugs.

Reminder of selected In-network benefits:

BENEFITS	STANDARD PPO PLAN (In-Network)	HIGH DEDUCTIBLE PPO PLAN (In-Network)
Telehealth (through both medical plans)	\$30 PCP, \$40 Specialist Office Visit Co-Pay	Benefits are subject to deductible and then paid at 80% in-network
Teladoc ®	\$0 co-pay	\$55/visit until deductible is met; then 20% co-insurance

Helpful Resources:

- **Free COVID-19 Test Kits**
 - Members can continue to receive free COVID-19 Tests through the Department of Health and Human Services while supplies last by completing the online request form at: <https://www.covid.gov/tests> or by calling [1-800-232-0233](tel:1-800-232-0233).
- PHE Whitehouse Briefing
 - <https://www.whitehouse.gov/wp-content/uploads/2023/01/SAP-H.R.-382-H.J.-Res.-7.pdf>
- CMS Waivers, Flexibilities, and the Transition Forward from the COVID-19 Public Health Emergency
 - <https://www.cms.gov/newsroom/fact-sheets/cms-waivers-flexibilities-and-transition-forward-covid-19-public-health-emergency>

Another area impacted by the end of the PHE is the “Extension of Certain Deadlines”. Effective July 10, 2023, our Plan’s deadlines for filing claims, appeals, COBRA paperwork and premium payment, special enrollment or qualifying event notice requirement and requests for an Adverse Benefit Determination or Final Internal Adverse Benefit Determination revert back to the deadlines stated within our master Plan Document.

If you have any questions about these coverages or our Plan’s deadlines, you may contact Boon-Chapman at (800) 252-9653.