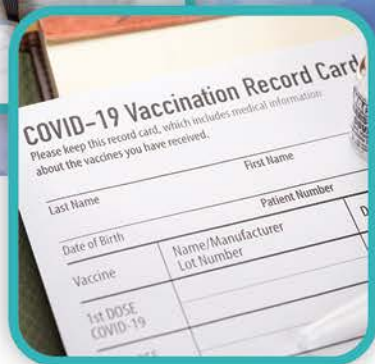


# COVID-19 Coverage Post PHE and NE



## Post Public Health Emergency and National Emergency

May 11, 2023

Underwritten by



Rated **A+** by AM Best





## Public Health Emergency and National Emergency Update

**We are providing this Update on COVID-19 as the National Emergency (NE) has been lifted.**

**Below is information on changes that will occur as a result of the NE being lifted.**

### PHE Benefits Chart

What benefits are available after the end of the PHE?

Benefit	Standard
<b>Over-the-Counter (OTC) Test Kit</b>	<ul style="list-style-type: none"> <li>No medical/pharmacy coverage of OTC COVID-19 tests for dates of service starting after 5/11 unless mandated by state regulatory requirements. Members may use their account plans, such as Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA) to purchase OTC tests.</li> </ul>
<b>Lab Testing &amp; Related Visits</b> • <b>Diagnostic and Antibody</b>	<ul style="list-style-type: none"> <li>Coverage of FDA approved or authorized COVID-19 lab tests ordered by a physician or health care provider (e.g., pharmacist, nurse, or doctor) in accordance with the member's plan benefit.</li> </ul>
<b>Surveillance Testing</b>	<ul style="list-style-type: none"> <li>No coverage of in-network or out-of-network surveillance testing.</li> </ul>
<b>Vaccines</b>	<ul style="list-style-type: none"> <li>Cover ACIP recommended and CDC adopted COVID-19 vaccine and booster serum and administration as part of preventive benefits at zero-dollar cost share, when in network. Out-of-network follows benefit.</li> </ul>
<b>Medical and Pharmacy COVID-19 Treatment</b>	<ul style="list-style-type: none"> <li>Coverage for FDA approved or authorized COVID-19 medical and pharmacy treatments in accordance with a member's benefits.</li> </ul>
<b>Telehealth</b>	<ul style="list-style-type: none"> <li>Coverage for telehealth visits in accordance with the member's plan benefit for in &amp; out of network (subject to cost share).</li> <li>Includes medical and behavioral telehealth services.</li> </ul>

- Customers should discuss plan changes with their legal counsel and tax professionals

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## Presidents National Emergency (NE) Benefits

Modifications	Requirements and deadlines beginning July 11, 2023
<p><b>Appeals and External Appeals Timely Filing</b></p>	<ul style="list-style-type: none"> <li>• When the outbreak period ends July 10, member’s time to appeal an adverse benefit determination or request external appeal will be consistent with the members benefit plan.</li> <li>• Appeal letters will advise members about the application of the normal claims and appeals rules.</li> </ul>
<p><b>COBRA</b></p>	<p>For COBRA deadlines, after the end of the National Emergency there are several things to remember:</p> <ul style="list-style-type: none"> <li>• Qualifying Event Notice (employer) —30 days for employer to notify the plan of the termination or reduction in hours of the covered employee, death of the covered employee, covered employee becoming eligible for Medicare or employer bankruptcy.</li> <li>• Qualifying events notice (covered employee or qualified beneficiary) — 60-day deadline to notify the plan of certain qualifying events such as divorce, child no longer being a dependent etc.)</li> <li>• Election Notice —After receiving notice of a qualifying event, then the plan has a 11-day deadline to provide the COBRA election notice to qualified beneficiaries.             <ul style="list-style-type: none"> <li>I. Election - once again is 60 days to elect COBRA.</li> <li>f. Payment - now must be 45 days for the first payment and then 30 days for subsequent premium payments.</li> </ul> </li> </ul> <p>* If employer modified their plan during NE, they may wish to amend their plan documents, Consult with the group counsel or tax professional.</p>

## Vaccines

### Vaccine Coverage

#### After the end of the Public Health Emergency, how will COVID vaccines be covered?

Calvo’s SelectCare Preventive Services will cover ACIP recommended and CDC adopted COVID-19 vaccine and booster serum and administration as part of preventive benefits at zero-dollar cost share, when in network.

#### What changes occurred to vaccines that are approved or authorized for coverage at no cost share under the Preventive Care Services medical policy?

Unless otherwise noted, EUA (Emergency Use Authorization) has been revoked by the FDA for all Monovalent serum and administration codes manufactured by Pfizer and Moderna effective 4/18/23. This vaccine section will be updated shortly.

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## Testing

### Testing Coverage

#### **After the end of the Public Health Emergency, how will Calvo's SelectCare cover COVID testing?**

Calvo's SelectCare will cover FDA approved or authorized COVID-19 lab-based testing and related services when ordered by a physician or health care provider (e.g., pharmacist, nurse, or doctor) in accordance with the member's plan benefit.

- This includes diagnostic and antibody testing.
- This does not include over-the-counter testing.
- Calvo's SelectCare recommends self-funded customers follow the standard coverage.

#### **What did the Tri-Agencies clarify on pricing for COVID-19 lab tests?**

The requirement to cover items or services related to COVID-19 diagnostic testing ends after the PHE. In addition, insurers and plans are no longer required to pay the cash price for diagnostic tests posted on the provider's website, or a negotiated amount, after the end of the PHE. If coverage is continued after the end of the PHE, the health insurer or group health plan may impose cost-sharing, apply medical management, and limit coverage to in-network providers.

#### **For testing are office visits covered? Are lab facilities covered?**

For coverage for CM/ID-19 tests, Calvo's SelectCare will cover FDA approved or authorized COVID-19 lab tests ordered by a physician or health care provider (e.g., pharmacist, nurse, or doctor) in accordance with the member's plan benefit. These tests are generally done in a physician or health care providers office and then sent to a lab for processing.

#### **If the pandemic returns, what will coverage for testing look like?**

Calvo's SelectCare will help customers and members understand their benefits if there are future modifications to their coverage resulting from the pandemic and in consideration of any guidance that may be issued.

#### **For provider administered tests, which are sent to a lab, will there be a flat negotiated rate for these services, or will contracted rates vary from provider to provider?**

For the COVID testing procedure codes that were developed specifically due to the NPHE and will continue to be eligible for coverage once the NPHE ends, Calvo's SelectCare will follow the provider contract for those service types.

- **For a participating provider**, these services would fall under their contract, the same as other lab tests. The CMS NPHE rates would not be applicable.
- **For a non-participating provider**, Calvo's SelectCare's Reasonable and Customary Rates would be applicable based on the customer's selections.

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### Surveillance Testing

#### Will Calvo's SelectCare cover COVID surveillance testing?

There is no coverage of in- or out-of-network surveillance testing. Members may use spending accounts to acquire over the counter tests to purchase this type of testing.

### Over The Counter Testing

#### Will Calvo's SelectCare pay for over the counter tests for members at no cost share after the end of the public health emergency (PHE)?

No. There is no medical or pharmacy coverage of OTC COVID-19 tests for dates of service starting after May 11, 2023 unless mandated by state regulatory requirements. Members may use their account plans, such as Health Savings Accounts (HSA) and Flexible Spending Accounts (ESA) to purchase OTC tests.

### Treatment

#### Medical and Pharmacy Treatment Coverage

#### How will Calvo's SelectCare cover medical and pharmacy treatment after the end of the Public Health Emergency on May 11, 2023?

Calvo's SelectCare will provide coverage for FDA approved or authorized COVID-19 medical and pharmacy treatments, including Paxlovid and Molnupiravir (Lagevrio), in accordance with a member's plan benefits.

Coverage for FDA approved or authorized COVID-19 treatments when medically necessary include monoclonal antibodies, antiviral Infusions, oral Antivirals, and plasma.

#### Are COVID-19 antivirals (Paxlovid and molnupiravir (Lagevrio)) covered and if so how are the covered?

Calvo's SelectCare will cover Paxlovid and molnupiravir (Lagevrio), in accordance with a member's plan benefits. Tier placement and associated cost shares may vary depending on plan design. Members can find coverage information on [www.calvos.net](http://www.calvos.net) The Paxlovid and Lagevrio antivirals are covered under the pharmacy benefit

#### Are other COVID-19 treatments covered when medically necessary?

Calvo's SelectCare will provide coverage for FDA approved or authorized COVID-19 medical and pharmacy treatments, including monoclonal antibodies, antiviral Infusions, oral Antivirals, and plasma.

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## Public Health Emergency and National Emergency Update

### Telehealth

#### Telehealth Coverage

**How will Calvo's SelectCare cover telehealth after the end of the Public Health Emergency on May 11, 2023?**

Calvo's SelectCare will cover telehealth visits in accordance with the member's plan benefit for in & out of network (subject to cost share).

### Member Communication and Support

**How will these changes to coverage (e.g., diagnostic testing, vaccinations, virtual health, etc.) be communicated to members in advance of the emergency declaration expiration?**

Our primary method of member communication during COVID-19 was through the member portal. We are in the process of updating our web portal to reflect the impact of the end of the PHE. Updates will be made as information becomes available. When the member logs in to [www.calvos.net](http://www.calvos.net), they will see information according to their standard benefit plan and not necessarily specific to COVID.

It should be noted that while these reflect changes from the PHE period, they are consistent with the terms of the member's benefit plan documents.

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### Cobra

#### What is expected for COBRA after the end of the outbreak period?

The expanded COBRA benefits and timelines expire on July 10, 2023. From July 11, 2023, going forward the normal COBRA notice and payment rules will apply consistent with a member's benefit plan.

Members will no longer be permitted to make required premium payments after the due date. Going forward, premium payments must be timely.

For COBRA deadlines, after the end of the National Emergency there are several things to remember:

- **Qualifying Event Notice** (employer) — 30 days for employer to notify the plan of the termination or reduction in hours of the covered employee, death of the covered employee, covered employee becoming eligible for Medicare or employer bankruptcy.
- **Qualifying events notice** (covered employee or qualified beneficiary) — 60-day deadline to notify the plan of certain qualifying events such as divorce, child no longer being a dependent etc.)
- **Election Notice** - After receiving notice of a qualifying event, then the plan has a 14-day deadline to provide the COBRA election notice to qualified beneficiaries.
- **Election** - once again is 60 days to elect COBRA.
- **Payment** - now must be 45 days for the first payment and then 30 days for subsequent premium payments.

If any employer modified their plan during the NE, they may wish to amend their plan documents. Consult with the group counsel or tax professional.

- \* Based on the recent Joint Resolution passed by the House and Senate and signed by the President on April 10, 2023, the dates related to the President's National Emergency are likely to change and will be updated upon further guidance.

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