GBS
A Leavitt Group Company

GBS Health & Wellness
COVID-19 Employers Policies & Plan Questions

The evolution of the COVID-19 epidemic is constantly evolving. The information in this document is based on information known at this time. As you communicate with your employees and look to make policy updates, GBS recommends that you reference real-time data from resources such as the Centers for Disease Control and Prevention (CDC) or National Institute for Allergy and Infectious Disease (NIAID). Local health departments are also releasing up-to-date information pertaining to your specific region.

Fully-Insured Employers

We are seeing some reactive measures taken in the industry on the fully-insured side of the equation which will in turn create a decision point for the self-insured groups. It is expected that we will see explosive growth in the need for patient testing related to COVID-19. Employees and covered individuals are concerned about whether this testing will be part of their standard coverage. In response, private health insurers in the fully-insured arena are already taking steps to waive the fees for COVID-19 testing. Aetna stepped up earlier this week to communicate their plans to waive the testing fees, followed quickly by Cigna waiving the copays for testing and United Healthcare has followed with their waiving of costs for its commercial, Medicare and Medicaid members. Many plans are also waiving the requirement for a physician's pre-approval before testing.

For a detailed list of what carriers are offering, follow this link: Health Insurance Provider Details

Self-Funded Employers

It is important to note that the commitment of these large carriers does not necessarily apply to self-insured plans. This is a signal for self-insured plan administrators to reach out to the carrier (or vice-versa) regarding individual plan design. The administrator and senior management team will want to assess their options to opt-out or to cover the associated costs. It is vital that the insurance administrator is notified. Some carriers are requiring the opt-out process if the company chooses to handle it differently. This gives the self-funded organizations the option to cover the test or to opt-out. Pricing for the tests has not been stabilized and testing fees can vary. The cost and availability of COVID-19 tests may vary by region.

High-Deductible Health Plans (HDHP)

To facilitate these responses, the IRS has also indicated that HDHPs that provide testing and treatment of COVID-19 without a deductible will not disqualify an individual from HSA eligibility (https://www.irs.gov/pub/irs-drop/n-20-15.pdf). This will surely help steam line the process and prevent administrative delays that might impede testing.

At GBS we are ready to assist in the communications process and plan clarification. Please contact your Broker/Consultant or Account Manager.

Short-Term Disability & Your Employees

❯ **If I have the symptoms of COVID-19, does this qualify me for benefits under my Short Term Disability (STD) plan?**
Most carriers are continuing their standard practices for illnesses qualifying as a disability - this requires that covered employees meet the definitions of disability as outlined in their policies which at a minimum requires loss of the ability to perform the duties of their own job, in addition, some plans also require a loss of income and treatment by a physician.

❯ **Does a positive test for COVID-19 qualify as a disability?**
Again, the definition of disability will be the primary determining factor for qualifying for a Short Term Disability (STD) benefit. However, there are some carriers taking employees under quarantine due to a Positive Test of COVID-19 into consideration, but if job duties can be performed at home, most are excluded.

❯ **What if I want to self-insure a COVID-19 plan?**
For those employers who do have self-insured plans, changes can be made as you are the policy holder, we recommend consulting with your broker and/or our HR team prior to enacting certain policies.

Communication Templates for Employers

- COVID-19 Email Template from CEO or HR
- Temporary Sick Time Measure for All Employees 2020
- Flexibility in Working from Home Policy COVID-19 2020