

## **WCA Group Health Trust Health Plan Options for COVID-19 Employment Disruption: Frequently Asked Questions**

*Updated: March 20, 2020*

Governor Evers recently announced policies extending school closures indefinitely to help contain the spread of COVID-19. We know your groups have many questions regarding continuing health benefits coverage for their employees. To assist you, WCA Group Health Trust (GHT) has prepared the following FAQ.

**Q. If a GHT employer reduces hours for part or all of their workforce in response to the COVID-19 National Emergency, can the employer continue to cover those employees?**

*A. Through June 30, 2020, GHT is temporarily relaxing its requirement that employees be actively working to be eligible for coverage and will allow you to cover your reduced hour employees, as long as you pay the monthly premium. Please note that you must offer this coverage on a uniform, non-discriminatory basis.*

**Q. Will GHT allow groups to continue to offer Health Benefits to those employees furloughed due to COVID-19?**

*A. Yes, as long as the employer continues to pay the monthly premiums and offers the options to all furloughed employees on an equal basis.*

**Q. What is the eligibility for testing coverage for furloughs or part-time individuals?**

*A. Employees remain eligible for coverage if they remain an active employee during periods of temporary layoffs and/or reduction in hours as a result. GHT is reliant on employers to notify us of employment status of their employees. If the employer chooses to pay for their coverage, then you would notify us of a coverage change.*

**Q. What about continuation of coverage if 1 or more employees are terminated as a result of COVID-19?**

*A. As long as one person remains actively employed and covered, employees may elect to continue coverage under COBRA under the normal notice and election procedure. If the plan has no active employees, the plan is terminated, and COBRA is not an option. In that case, employees would have a special enrollment period to enroll in individual coverage.*

**Q. If I terminate employees in the middle of the month as a result of COVID-19, will coverage extend for the terminated employees until the end of the month?**

*A. If premiums have been remitted for the month, coverage will continue through the end of that month.*

**Q. What if employees are terminated and either they do not elect COBRA or there is no COBRA available because the group health plan has been discontinued?**

*A. If employees are terminated and either they do not elect COBRA or there is no COBRA available, the person has the opportunity to enroll in the Exchange in their state. Individuals must elect Exchange Market Place Coverage within 60 days of the termination or they will have to wait until the next open enrollment period.*

**Q. If my group's enrollment drops by more than 10% as a result of the COVID-19 National Emergency, will my rates and premiums be subject to change?**

*A. For the present time, if the loss of enrollment is a result of the COVID-19 situation, rates and premiums will not be adjusted off renewal.*

## **TESTING**

**Q. Does GHT cover the test of COVID-19?**

*A. GHT will waive member cost sharing, including copayments, coinsurance and deductibles, for approved and authorized COVID-19 test and test-related physician office, urgent care, emergency room, Virtual Visit and telehealth visit for members enrolled in comprehensive medical benefit plans. Testing must be provided at approved locations in accordance with U.S. Centers for Disease Control and Prevention (CDC) guidelines.*

*Other costs beyond the test and test-related physician office, urgent care, emergency room, Virtual Visit and telehealth visit will be covered based on medical plan benefits and applicable state and federal mandates. Therefore, deductibles, copayments and coinsurance would apply to care, services or supplies beyond the test and test-related visit itself.*

**Q. Do high-deductible plans with a Health Savings Account (HSA) cover the COVID-19 test prior to reaching a deductible?**

*A. Yes. GHT will cover the COVID-19 test and test-related visit at no cost share prior to the member meeting their deductible. Other costs beyond the test and test-related visit will be covered based on medical plan benefits. Therefore, deductibles, copayments and coinsurance would apply to care, services or supplies beyond the test and test-related visit itself.*

*The test-related visit includes a physician's offices, urgent care centers, emergency rooms, and through telehealth audio/visual visits and Virtual Visit provider.*

**Q. Will testing for COVID-19 be covered as preventive service under the Affordable Care Act (ACA)?**

*A. The cost of COVID-19 testing is considered an essential health benefit but is not classified as a preventative health benefit. As noted, the COVID-19 test and test-related visit will be covered at no cost share for GHT member groups.*

**Q. Where can a member go to get a COVID-19 test?**

*A. If a primary physician or medical professional thinks the member may have COVID-19, they will contact the CDC or the local public health department for steps to follow on testing. Tests supplied by the CDC and some state public health departments are available at no charge. The Food and Drug Administration (FDA) has also approved testing at designated labs around the country.*

*Providers are recommended by the CDC to use their judgment to determine if a patient should be tested. The provider may collect a respiratory specimen or in certain situations, the provider may refer a member to one of the approved locations and GHT will cover the COVID-19 test and test-related visit at no cost.*

**Q. Are tests readily available?**

*A. The tests are supposed to be available through private providers this week.*

**Q. Can a member self-refer for the test?**

*A. No. A member should call their primary physician right away if they believe they might have been exposed to COVID-19. The provider will have special procedures to follow. If the provider feels a COVID-19 test is indicated, the provider will collect a respiratory specimen. In certain situations, the provider may refer a member to one of the approved locations and GHT will cover the test at no cost.*

**Q. Can you confirm if GHT is waiving costs for testing both INN and OON?**

*A. Yes. For plans with out-of-network benefits, we encourage members to visit their network primary care provider to receive the COVID-19 test. However, these plans also allow members to visit out-of-network care providers for covered services, including COVID-19 test.*

*Our policy will be in place until June 30, 2020 and then further evaluated.*

**Q. Does an individual have to exhibit symptoms to be tested?**

*A. GHT encourages members, if they exhibit symptoms of COVID-19, to seek medical care through their primary care physician.*

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