



# COVID-19 & Your Employer-Sponsored Health Plan

As the novel coronavirus, COVID-19, has now been designated a pandemic by the World Health Organization and more than 1,000 cases have been confirmed in the United States, many employers are wondering how their employer-sponsored health plans will respond.

## **Will Testing Be Covered?**

At this time, most insurance carriers have agreed to cover testing as a preventative service so there will be no cost share to plan members. America's Health Insurance Plans (AHIP) has provided a thorough breakdown of how carriers are covering costs related to COVID-19 here:

<https://www.ahip.org/health-insurance-providers-respond-to-coronavirus-covid-19/>

## **Self-Funded Health Plans**

Employers with self-funded health plans will need to decide how they want to cover testing. Our Scott Benefit Services team will be reaching out to self-funded clients to ensure decisions are made and communicated appropriately with their carrier.

## **What about High-Deductible Health Plans?**

Typically, high-deductible health plans (HDHPs) can only pay for certain services once the member's deductible has been met. The Internal Revenue Service advised today in Notice 2020-15 that HDHPs can pay for testing and treatment related to COVID-19 without jeopardizing their status. Additionally, any potential vaccination costs would count as preventative care and therefore can be paid for by an HDHP.

Our team is dedicated to helping our clients navigate this pandemic and safeguard the health and well-being of their employees and communities. Please contact your Scott Benefits Consultant with any questions or concerns you have at this time.