

San Diego Electrical Plan Updates as of March 20, 2020:

On March 18, 2020, the President signed the Families First Coronavirus Response Act into law. The Act addresses health care coverage paid and unpaid leave provisions under the Family Medical Leave Act (FMLA) and emergency paid sick leave for use during the coronavirus pandemic. Tax credits are available to affected entities for the paid leave and sick leave provisions.

This update focuses on the health care coverage provisions:

Effective Date: The health care provisions are effective immediately and are in place until the Secretary of Health and Human Services (HHS) determines that the public health emergency has expired. The paid and unpaid leave provisions under FMLA and the emergency paid sick leave are effective not later than 15 days after the date of enactment and continue through December 31, 2020.

Entities Impacted: The Act requires all employer sponsored group health plans whether insured or self-insured and multi-employer health plans regardless of grandfathered status under the Affordable Care Act to cover certain services in regard to the Corona virus (COVID-19). Individual coverage, Medicare, Medicaid, the Federal Employees Health Benefits Program, the VA and TRICARE are also impacted by this Act.

Coverage Requirement:

The Act requires plans to cover FDA approved COVID-19 diagnostic testing products including items and services associated with a provider visit that relate to the evaluation.

- Items and services must be covered with no participant cost share such as deductibles, coinsurance or copays
- There can be no prior authorization requirement
- After diagnosis, follow up care operates under normal plan benefit levels

Additional San Diego Electrical Health & Welfare Board of Trustee Action:

In addition to the required coverage per the Act, the Board of Trustees has also approved the following:

1. A Temporary lifting of the refill-to-soon limitation on maintenance medications to ensure uninterrupted supply. If you currently take maintenance medications and want to get your refill now you may do so. You just need to call in the refill to your pharmacy. Restrictions may still apply to specific medications so call the Trust Office if you have any issues getting your refill.
2. Removal of all copays for any telemedicine services. Currently, the Trust offers telemedicine through either Anthem's LiveHealth Online or HEAL. Anthem's copay is \$10 and HEAL's copay is \$5. **The removal of the copays is only for telemedicine.** Any other visits would require the usual copays (Sharp - \$10, Other SD County Providers - \$30, Imperial County - \$15).