



As CalCPA Health continues to monitor the COVID-19 situation and how it affects our members, regular updates will be provided via our web site at www.calcpahealth.com.

To follow is a list of frequently asked questions along with some information you may find useful during this time.

1. What should an employee with COVID-19 symptoms do?

- a. Call their doctor or medical group for instructions (or 911 if an emergency).
- b. Doctors and medical facilities(hospitals) are requesting that people call ahead and do not just show up, unless they have a medical emergency to minimize the risk of exposure to other patients in the waiting room and unprotected medical staff.
- c. The CDC has directed the medical community on the procedures to follow. Doctors will provide patients with the appropriate steps to take and where to go to be triaged, tested or treated for COVID-19.

2. COVID-19 Testing - How can an employee get a test?

- Call their doctor (or medical group).
 - Our current understanding is that tests are available only through a doctor (or their medical group).
 - Doctors will apply the CDC guidelines to determine if a patient should be tested.
 - Doctors will provide instructions on where to go to be tested.

3. Are Covid-19 Tests covered by CalCPA Health plans?

- Yes, tests authorized by a doctor according to CDC guidelines are covered by CalCPA Health at no cost sharing (coinsurance, copay or deductible).
- Note: self-administered home tests, not ordered by a doctor, are not covered. We are aware of home test companies advertising to submit sales receipts into health plans for reimbursement. Currently, tests require a doctor's order and be administered by a medical provider to be covered by the plan.

4. The doctor's office is closed to non-emergency patients, what should an employee do?

- LiveHealth Online is available at no cost to members (until 06/14/20) and allows members to seek care without having to be seen physically in the office.
 - LiveHealth Online has expanded the services they can provide by video or telephone
- If a condition is not covered by LiveHealth Online, members should call their doctor or medical group and ask for guidance. 911 should be contacted in the event of a medical emergency.
- We have seen medical groups and hospitals publishing lists of open urgent care and other non-emergency open offices. Again, if a member has COVID-19 type symptoms they should call ahead for instructions to minimize risk of expose to other patients and unprotected health care workers.

5. Prescription Drugs

CalCPA Health is encouraging members to convert their prescriptions to mail order (Home Delivery) to reduce exposure by visiting pharmacies as well as to save member cost (mail order copays and drug costs are less than retail pharmacies). A retail prescription can be changed over to home delivery with a few clicks on the Express Scrips web site or app. Doctors can also electronically send in new prescriptions directly to the mail order pharmacy.

For those with a need for an early refill or 90-day supply at the retail pharmacy CalCPA Health has authorized pharmacists to provide this service. Many drugs are excluded from this program due to state/federal laws and supply, so check with your pharmacist.

6. Is CalCPA Health offering a premium payment grace-period extension?

- CalCPA Health is sensitive to our clients' needs and understands the financial impact this pandemic may cause some of our clients. Since the duration of the current situation is unknown, CalCPA Health will modify its grace period policy as needed, going forward.
- California law provides for a 30-day premium payment grace period. The California Insurance Commissioner has asked carriers to consider up to a 60-day grace period for clients that have a need for a payment extension.
- Currently, premiums due April 1 with a 30-day grace period extend payment receipts through April 30. Firms that have a business need to extend this grace period may request up to 60-days, to May 31, 2020.
- Request to extend grace periods will be reviewed on a case by case basis by the CalCPA Health. Please email your formal request to calcpahealth@calcpahealth.com by providing the details of your circumstance and the date/month of your expected payment.
- Although the Commissioner has requested and CalCPA Health may allow a grace period extension, employers requesting an extension should check with their ERISA attorney regarding the possible violations of proper plan asset handling under ERISA and other applicable regulations.

7. Addressing furloughs, layoffs, reduced work hours or similar employ actions?

- This is a complicated subject and difficult to provide every possible scenario in this brief. Please contact us if your situation is not detailed here or to verify how to handle your situation.
- CalCPA Health will waive the actively-at work- provision through May 31, 2020 subject to the following:
 - Employees who were enrolled and eligible during March and/or April 2020, but do not meet the actively at work provisions in April or May 2020, due to being furloughed, having hours reduced, layoff, or similar, may remain actively enrolled in the plan through May 31, 2020; provided the monthly premium is paid.
 - Employers must offer to continue coverage on a uniform, nondiscriminatory basis to all employees and employee premium contributions must be the same or less as prior to the event.

The actively at-work provision, in part, means: "The Group Insurance Trust requires that employees must be employed by the firm on a permanent basis, with wages subject to withholding that are reported on a W-2 form. Such employees are eligible to enroll if they are actively at work at least 20



hours per week. However, the employer may elect to offer benefits only to those employees working 30 or more hours per week.”

- Employees who do not meet the actively at work criteria after May 31, 2020 need to have their active status changed
- Note: that no one will lose coverage. If an employee is non-active (laid-off, terminated) they have COBRA continuation benefits and coverage available through Covered California
- Note: Firms should consider how to handle employees who do not have a current salary to deduct the employee’s premium contribution from.

8. Where to get the most current information?

- As COVID-19 information is very fluid, timely updates are available online at www.anthem.com/ca/blog/member-news/how-to-protect/