



TO: Our Valued Clients and Brokers
FROM: Health Plans, Inc.
DATE: March 29, 2023
RE: Compliance eBlast: End of the COVID-19 Public Health Emergency and National Emergency

Health Plans, Inc. (HPI) is issuing this Compliance eBlast to notify you that both the federal Public Health Emergency and National Emergency declarations for COVID-19 will end on May 11, 2023, and to advise how this will impact your health benefit Plans administered by HPI.

Public Health Emergency

- The Public Health Emergency impacted predominantly COVID-19 related services such as COVID-19 testing at no cost share and at home COVID-19 test purchase reimbursement.
- Effective May 11th, Plans will no longer be required to cover COVID-19 testing, diagnosis, and ancillary services or coverage for the treatment and prevention of COVID-19 *without cost sharing, prior authorization or other medical management requirements*.
- HPI will amend your Plans accordingly for COVID-19 related benefits as follows:
 - Cost sharing (e.g. deductibles, copayments or coinsurance) and prior authorization or other medical management requirements will reapply for COVID-19 testing and diagnosis. This includes in- and out-of-network telehealth visits, office visits, ER visits and urgent care visits related to determining the need for a test or the actual test, and any related medical services during that time;
 - Cost sharing will reapply for any other inpatient or outpatient COVID-19 treatment services the Plan Sponsor may have waived during the COVID-19 pandemic;
 - Cost sharing will reapply for coverage of FDA approved at-home over-the-counter COVID-19 tests; and
 - Cost sharing will reapply for out-of-network coverage of COVID-19 preventive care and/or vaccinations.

NOTE: Cost sharing will continue to be waived for in-network coverage of COVID-19 preventive care and/or vaccinations as in accordance with the ACA as preventive care.

National Emergency

- The National Emergency impacted predominantly COBRA related services and a “tolling period” for HIPAA special enrollment requests, claims filing and appeals, and request for external reviews. Details can be found [here](#).
- These impacted services will revert to pre-COVID-19 timeframes on July 10th - 60 days after the end of the National Emergency on May 11th.
- HPI will amend your Plans accordingly to reinstate pre-COVID submissions timeframes for the following:
 - COBRA continuation coverage;
 - Special enrollment periods;
 - Claims for benefits; and
 - Appeals of denied claims and external review of certain claims.

HPI will be posting updated materials, including Summaries of Material Modifications, for your Plan and members on your Member Portal, and HPI will be updating COVID-19 related resources on the HPI website to reflect the end of both the Public Health Emergency and National Emergency declarations for COVID-19.

Please contact the HPI Account Service Team directly if you have questions.

Regards,

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Director, Regulatory Affairs

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The information contained in this message is based on our current understanding of recent regulatory developments which may affect group benefit plans. It should not be construed as specific legal advice or legal opinion. The contents are for general informational purposes only and are not a substitute for the advice of legal counsel.