

Benefit Update

The End of the COVID-19 National and Public Health Emergencies

In April, President Biden signed a bill ending the COVID-19 **National Emergency** on April 10. The COVID-19 **Public Health Emergency**, which is a separate declaration, is scheduled to end on May 11. With these emergencies ending, several temporary changes that were adopted in response to the COVID-19 pandemic are also ending, beginning a transition back to pre-pandemic benefits and administration.

Below is a summary of the different impacts the end of the Public Health Emergency and the end of the National Emergency have on the University's plan administration and benefit plan requirements.

Public Health Emergency – Ending on May 11, 2023

- Starting on **May 12, 2023**, the coverage of certain COVID-related items will be changing for the University medical plans:
 - Over-the-Counter COVID-19 Tests will no longer be covered under the plan. You will be responsible for paying out-of-pocket for over-the-counter tests. If you contribute to the Health Care Flexible Spending Account (FSA), you may use your account for the purchase of over-the counter COVID-19 tests.
 - COVID-19 Lab (PCR) Tests will be subject to the same copay/coinsurance provisions that apply to other lab tests.
 - COVID-19 Vaccines will be covered at 100% with no copay/coinsurance if received from an **in-network** provider. Vaccines received from a non-network provider will not be covered.
 - COVID-19 Treatment & Other Related Services will be subject to the same copay/coinsurance provisions based on type and place of treatment (e.g., hospital stay, office visits, FDA-approved antiviral medication, etc.)
- All claims incurred before May 12 will be covered in accordance with the requirements of the Public Health Emergency and any relevant federal guidance.

National Emergency – Ended on April 10, 2023

- During the COVID-19 National Emergency, many of the deadlines related to plan administration were extended to, the earlier of, one year from the original due date or the end of the Outbreak Period. The Outbreak Period was defined as 60 days after the end of the National Emergency. The maximum extension available for an individual would not exceed one year.
- The Outbreak Period will end on **June 9, 2023** (or a later date if announced by the federal agencies).
- Extended deadlines for the following are therefore ending as of June 9:
 - Requesting HIPAA Special enrollment
 - Making COBRA elections and premium payment
 - Providing COBRA notices (from P&A to qualified COBRA beneficiaries)
 - Filing benefit claims or appeals
 - Requesting an external review of an adverse benefit determination