

# CARES ACT SUMMARY — EMPLOYER HEALTH PLAN PROVISIONS

## **How does the Coronavirus Aid, Relief, and Economic Security (CARES) Act apply to fully-insured and self-funded plans?**

### **Requires coverage without cost sharing of COVID-19 diagnostic testing.**

- Tests approved by the FDA, a state, or other methods approved by the Secretary of Health and Human Services must be covered. In addition, tests that have not yet received an emergency use authorization from the FDA must also be covered.
- Plans must cover testing at the in-network provider negotiated price or, if the plan does not have an in-network negotiated price, the cash price as listed by the provider on a public Internet website.
- Testing extends to any services or items provided during a medical visit, including telehealth or in-person visits to a provider's office, urgent care, or emergency room, that result in testing or screening for COVID-19.

### **Requires coverage without cost sharing of any qualifying preventive service for COVID-19.**

- Coverage required 15 business days after a favorable recommendation from the United States Preventive Services Task Force or the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.
- A qualifying preventive service includes an item, service, or immunization intended to prevent or mitigate COVID-19.

### **Amends the Health Savings Account (HSA) rules.**

- A high deductible health plan with an HSA beginning on or before December 31, 2021, can cover telehealth services and other remote care services prior to an HSA-eligible individual reaching the deductible.
- This change only extends to 2020 and 2021 plan years.

### **Allows over-the-counter medicines and drugs to be paid for with HSA, health flexible spending accounts (FSA), and health reimbursement accounts (HRA).**

- Additionally, menstrual care products are treated as qualified medical expenses and can be paid for with HSA, FSA, and HRA dollars.
- These changes are effective for purchases beginning in 2020 and apply indefinitely.

**For more information visit: <https://www.sbc.senate.gov/public/index.cfm/guide-to-the-cares-act>**