



TEXAS ASSOCIATION *of* COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

Notice from TAC Health and Employee Benefits Pool (TAC HEBP) to Pooled Groups regarding COVID-19 UPDATE – MARCH 27, 2020

The TAC HEBP board has authorized changes to all Pooled group benefit plans in response to mandates from federal and state officials regarding COVID-19. This notice updates the notice TAC HEBP sent you on March 13, 2020. The changes are:

- 1) Members can receive COVID-19 services via telephone consultation with their physician; i.e. an in-person office visit is not required to get an order for the test.
- 2) No member cost-sharing (copay, deductible, or coinsurance) will be required for COVID-19 testing and testing-related services. The plan will pay 100%.
- 3) The MD Live copay for telemedicine services will be waived through the end of the current benefit plan year.

Here is how your benefits work for COVID-19 testing and treatment:

I: Determining whether a test for COVID-19 is needed:

Members experiencing symptoms of the virus, or who believe they have been exposed to it, will need a doctor's order to be tested for COVID-19. Members have a choice between an onsite doctor visit or a consultation with their physician via telephone conference to determine whether testing is needed.

- a) A telephone consultation with an in-network physician will be paid by the plan at 100% (no member cost-share).
- b) For an in-person office visit, the member will not be required to pay an office visit copay or deductible and/or applicable coinsurance*.
- c) A telephone consultation with an out-of-network physician **will** require payment of deductible and/or applicable coinsurance.

** While we do not anticipate a member being required by the doctor's office to pay a copay or deductible for services related to COVID-19 testing, if this happens the member will be able to request a refund through his/her physician once the claim has been processed through BCBSTX. Please contact BCBSTX customer service for questions or assistance.*

II: If the doctor provides an order for COVID-19 testing:

No member out-of-pocket (copay or deductible/coinsurance) will be required for the test kit or the laboratory service to process the test.

III: If test result is positive for COVID-19:

Treatment will be covered like any other illness. Member cost-share will apply as defined in each individual group's benefit plan, i.e. subject to copay, deductible and/or co-insurance.

TAC HEBP strongly recommends that members who are unsure if they are experiencing COVID-19 symptoms first use their telemedicine benefit, MDLive, by calling 1-855-357-5228 or accessing the service through the mobile app.

- **The copay for MD Live will be waived for all TAC HEBP benefit plans**, beginning on April 1, 2020 and going through the end of your benefit plan year (example: for groups with an October 1 anniversary date, the waived copay is in effect through 9/30/2020)
- MD Live physicians cannot order COVID-19 testing, but can provide guidance to members regarding whether their symptoms are consistent with the virus.
- MD Live also provides behavioral health services if an employee is feeling fearful or worried about COVID 19-related matters.
- As always, for other conditions that can be diagnosed via a telephone or video conference, MD Live physicians can call in prescriptions and/or provide recommendations for treatment at home.

Please note that these changes to your health plan benefits are subject to revision based on government mandates as we continue responding to changing COVID-19 conditions. TAC HEBP will be reviewing our plan benefits once the pandemic/disaster declarations have been lifted to determine whether other actions are needed.

We have begun receiving questions about what happens if your county or district cannot collect the employee's portion of their health plan costs, due to COVID 19- related issues. TAC HEBP will be sending a communication out soon to address this concern.

You may access information about your county or district's health benefits here: www.mybenefits.county.org.

Please contact your Employee Benefits Specialist at 1-800-456-5974 if you need more information.