

COVID-19 Coverage Post PHE and NE

Post Public Health Emergency
and National Emergency

External

Frequently Asked Questions

March 8, 2023



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RESOURCES

[“What Do I Need to Know: CMS Waivers, Flexibilities, and the Transition Forward from the End of the COVID-19 Public Health Emergency.”](#)

[Statement on HR 382 & HJR 7](#) – Administration Policy ending PHE and NE

[Statement on HR 497](#) OMB Administration Policy Statement on Vaccines

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PUBLIC HEALTH EMERGENCY AND NATIONAL EMERGENCY OVERVIEW

PHE and NE Ends

What guidance has CMS provided regarding the end of COVID-19 Public Health Emergency (PHE)? **New 3/3/23**

On January 30, the Department of Health and Human Services (HHS) released guidance that the Public Health Emergency (PHE) and the President's National Emergency would end on May 11.

The Centers for Medicare & Medicaid Services (CMS) released a guidance document, "[What Do I Need to Know: CMS Waivers, Flexibilities, and the Transition Forward from the End of the COVID-19 Public Health Emergency.](#)"

This guidance addresses CMS changes to required coverage of COVID-19 tests, treatments, and vaccines by Medicare, Medicaid, and private health insurance once the Public Health Emergency (PHE) expires at the end of the day on May 11, 2023. In addition, CMS discusses certain waivers and flexibilities for provider services that may be impacted by the end of the PHE.

What guidance was offered for Medicare or Medicaid? New 3/3/23

Refer to the [CMS Fact Sheet](#) for information.

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VACCINES

Standard Vaccine Coverage

After the end of the Public Health Emergency, how will COVID vaccines be covered [New 3/8/23](#)

UnitedHealthcare standard for plans that cover Preventive Services will be to cover ACIP recommended and CDC adopted COVID-19 vaccine and booster serum and administration as part of preventive benefits at zero-dollar cost share, when in network.

TESTING

Standard Testing Coverage

After the end of the Public Health Emergency , how will UnitedHealthcare cover COVID testing? [New 3/8/23](#)

UnitedHealthcare will cover FDA approved or authorized COVID-19 lab-based testing when ordered by a physician or health care provider (e.g., pharmacist, nurse, or doctor) in accordance with the member's standard medical plan benefit.

This includes diagnostic and antibody testing.

This does not include over-the-counter testing.

UnitedHealthcare recommends self-funded customers follow the standard coverage.

Surveillance Testing

Will UnitedHealthcare cover COVID surveillance testing? [New 3/8/23](#)

There is no coverage of in- or out-of-network surveillance testing.

Members may use spending accounts to acquire over the counter tests to purchase this type of testing.

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OVER THE COUNTER TESTING

Will UnitedHealthcare pay for over the counter tests for members at no cost share after the end of the public health emergency (PHE)? [New 3/8/23](#)

No. There is no medical or pharmacy coverage of OTC COVID-19 tests for dates of service starting after May 11, 2023 unless mandated by state regulatory requirements.

Members may use their account plans, such as Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA) to purchase OTC tests.

UnitedHealthcare recommends self-funded customers follow the standard coverage.

TREATMENT

Standard Treatment Coverage

How will UnitedHealthcare cover treatment after the end of the Public Health Emergency on May 11, 2023? [New 3/8/23](#)

UnitedHealthcare standard will be to provide coverage for FDA approved or authorized COVID-19 treatments, including Paxlovid and Molnupiravir (Lagevrio), in accordance with a member's standard plan benefits.

UnitedHealthcare recommends self-funded customers follow the standard coverage.

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TELEHEALTH AND VIRTUAL VISITS

Standard Telehealth Coverage

How will UnitedHealthcare cover telehealth after the end of the Public Health Emergency on May 11, 2023? [New 3/8/23](#)

UnitedHealthcare standard will be to cover telehealth visits in accordance with the member's standard medical plan benefit for in & out of network (subject to cost share).

Coverage for virtual visits will be in accordance with the member's standard medical plan benefit, including medical and behavioral.

UnitedHealthcare recommends self-funded customers follow the standard coverage.

Standard Virtual Visit Coverage

How will UnitedHealthcare cover Virtual Visits after the end of the Public Health Emergency on May 11, 2023? [New 3/8/23](#)

UnitedHealthcare standard will be to cover virtual visits in accordance with the member's standard medical plan benefit, including medical and behavioral.

CAA 2023 and 2024 HDHP Telehealth Guidance

Will UnitedHealthcare's support pre-deductible telehealth for self-funded customers with qualified high deductible health plans (HDHP)? [New 3/8/23](#)

Yes, based on the CAA, UnitedHealthcare will support a self-funded customer's request to cover telehealth pre-deductible for plan years 2023 and 2024. The self-funded customer will need to update plan documents.

Self-funded customers interested in taking advantage of this for their members should reach out to their UnitedHealthcare representative as soon as possible.

Non calendar year customers may add this to their plan on renewal in 2023.

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CLAIM AND TIMELY FILING

Information Available Soon

With the end of the President's National Emergency (NE), what will be the impact to account plans?

New 3/8/23

There will be an impact to HRA and FSA claim runout. The runout to submit prior year claims will now be adjusted from 1 year from the end of the plan year to 60 days after May 11th (July 10), which is called the outbreak period. At that time, UnitedHealthcare will go back to the standard claim runout timing for the plan.

APPEALS AND EXTERNAL APPEALS

Information Available Soon

COBRA

Information Available Soon

SPECIAL ENROLLMENT

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