



ACCREDITED

CORE

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AGENDA ITEM

Action Item

Information Only

Date: March 31, 2020

Item Number: V

Title: COVID-19

SUMMARY

This report will provide the Board, participants, public, and other stakeholders information and recommendations related to benefits and coverage for COVID-19

REPORT

In response to COVID-19, Governor Sisolak adopted an emergency regulation on March 5, 2020 (effective March 5 – July 3, 2020) to ensure that Nevadans covered by health insurance policies regulated by the Division of Insurance can obtain medical services and prescription drugs related to COVID-19 without cost sharing. Specifically, the regulation prohibits a health plan from imposing an out-of-pocket cost for a provider, urgent care center, or emergency room visit when the purpose of the visit is for testing for COVID-19. The regulation also prohibits charging for the COVID-19 test or an immunization when it becomes available. Furthermore, it requires coverage for non-formulary prescription drugs if a formulary drug is not available for treatment.

PEBP's self-funded Consumer Driven Health (CDHP) and Premier EPO Plans are not regulated by the DOI; however, the Board has the discretionary authority to implement plan changes in response to COVID-19. The following options are presented for Board consideration with Option 1 aligning with the Governor's emergency regulation.

Option 1: Effective March 5 through July 3, 2020, cover all testing, associated office visit, and treatment for COVID-19 at 100% of the plan's maximum allowable charge regardless of network participation status with no cost sharing to the member. Cover formulary medications for the treatment of COVID-19 with no cost sharing and non-formulary medications without prior authorization when supply shortages exist.

Option 2: Effective March 5 through July 3, 2020, cover all testing and associated office visit at 100% of the plan's maximum allowable charge regardless of network participation status with no

cost sharing to the member. Cover formulary medications for the treatment of COVID-19 with no cost sharing and non-formulary medications without prior authorization when supply shortages exist.

Option 3: Do not extend coverage for the testing and treatment associated with COVID-19.

Recommendation: PEBP recommends implementing Option 1 to align with state emergency regulations passed on March 5, 2020. PEBP also recommends providing staff the authority to extend the coverage beyond the July 3, 2020 expiration date should the emergency regulations be extended or reissued.