

This update is published by 90 Degree Benefits to provide a summary of significant development to our clients. It is intended to be information and does not constitute legal advice regarding any specific situation. Please consult with legal and/or tax advisors before applying this information to your situation. Confidential & Proprietary information of 90 Degree Benefits Company.

Projected Termination of the Public Health Emergency.

The Executive Office of The President released a memorandum on January 30th titled, *Statement of Administration Policy*. After many extensions since 2020, the COVID 19 National Emergency and the Public Health Emergency were expected to expire on March 1st and April 11 respectively. However, President Biden’s administration is extending both declarations for another 60 days. The upcoming 60 days are intended to be a *winding down phase* as both emergencies are expected to formally end on May 11th, 2023.

We expect several sweeping changes in the world of Healthcare to come on May 11th. These changes include how COVID prevention methods will be paid for, Medicare enrollment and most importantly various effected ERISA deadlines. A lot of uncertainties lay ahead and the government has not given much guidance on this great transition, the general throughline of this memorandum will be 60 days after May 11th, resume regular practices, operations, timelines and dealines prior to the pandemic period.

COVID-19 COVERAGE	Benefit during Public Health Emergency <small>expiring May 11, 2023</small>	Benefit as of May 12, 2023
COVID-19 Vaccines and Boosters	Pay \$0 at any location	Consider as a preventive benefit with \$0 member cost, when administered In-Network.*
COVID-19 OTC tests	Pay \$0 for select kits, 8 OTC tests/month, if obtained at a pharmacy or post-service reimbursement claim.	Not a covered benefit, but can be paid with a HSA or FSA debit card.
COVID-19 Lab Tests	Pay \$0 at In Network locations (rapid diagnostic and swab tests).	Lab tests are a covered benefit if ordered by a FDA authorized provider.
COVID-19 Telehealth	\$0 if COVID-19 test is administered two days before or after a related COVID-19 visit, In-network or Out-of-Network	Standard Health Plan telehealth benefits applicable.
COVID-19 Treatment	Pay \$0 for medicine (e.g. Paxlovid and Lagevrio)	Coverage for FDA approved or authorized COVID-19 treatments, including Paxlovid and molnupiravir (Lagevrio), in accordance with a member's standard plan benefits.*
COBRA, HIPAA, Special Enrollments and benefit claims submissions and appeals	Extended deadlines for: 30-day time frame to elect HIPAA special enrollment; 60-day time frame to elect CHIPRA special enrollment, 60-day time frame to elect COBRA continuation coverage, extended time frames to timely pay COBRA premiums, notify Plan of a qualifying event or disability determination. Extended time frame to submit claims, appeals, and request an external review and provider a COBRA election notice.	Resume to regular practices, operations, timelines and deadlines on July 10, 2023

*Under an EUA declaration, the FDA may authorize unapproved medical products or unapproved medical products to be used in an emergency to diagnose, treat, or prevent serious or life-threatening diseases or conditions. Certain state COVID-19 coverage requirements may have expiration dates that are not tied to the end of the federal emergencies. 90 Degree Benefits will follow all federal and state mandates, as required. Please contact your Care Coordinator with questions @ 888-803-0081.