



March 2020 Client Health Care Reform Update

The following Health Care Reform Update (“HCR Update”) includes articles for informational purposes covering some of the recent major announcements related to the implementation of the federal health care reform law also known generally as the Patient Protection and Affordable Care Act (“PPACA”). Please see our previous updates for more information.

Coronavirus (COVID-19) Testing

Recently, the Coronavirus, also known as COVID-19, has made its way to the United States. In response to COVID-19, Congress has taken many steps to combat the virus including passing a COVID-19 response bill titled Families First Coronavirus Response Act (“the bill”) in both the House and the Senate.

The bill will place several requirements on employers including the requirement that health plans cover, with no cost-sharing, COVID-19 testing which includes the cost of a provider, urgent care center, or emergency room visit in order to receive testing. This requirement *will apply* to self-funded plans governed by the Employee Retirement Income Security Act of 1974 (ERISA). In addition, the Internal Revenue Service has issued guidance which allows high deductible health plans to cover COVID-19 testing and treatment before a deductible has been reached.

America’s Choice Healthplans, LLC is awaiting clarification on implementation from the Department of Labor and other resources related to Health Care Reform. Information is changing quickly from day to day and ACH will provide updates as they become available.

For information about COVID-19, please visit the website for the Centers for Disease Control and Prevention. The website will be updated as information becomes available.

<https://www.cdc.gov/coronavirus/2019-ncov/about/index.html>

Please see previous Health Care Reform Updates for other pertinent information related to the current calendar year and upcoming requirements.

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