

FAQs about Novel Coronavirus (COVID-19) and your PEBB medical coverage

1. Where can I get up-to-date information on COVID-19?

Washington State Coronavirus Response (COVID-19)

[coronavirus.wa.gov/](https://www.coronavirus.wa.gov/)

Washington State Department of Health (DOH)

www.doh.wa.gov/coronavirus

1-800-525-0127, press #

Centers for Disease Control and Prevention (CDC)

www.cdc.gov

1-800-232-4636

2. What are the general symptoms of COVID-19?

- Symptoms include fever, cough, and difficulty breathing.
- People diagnosed with COVID-19 have reported symptoms that may appear in as few as two days or as long as 14 days after exposure to the virus.

3. Should I get tested for COVID-19?

If you're showing symptoms, call your health care provider, who will coordinate with DOH and the CDC to determine if you need to be tested.

4. Will my COVID-19 testing be covered under my health plan?

Yes, as long as it is determined medically necessary.

Also, the Washington State Insurance Commissioner has issued [Executive Order 20-01](#) requiring all health carriers in Washington State to:

- Waive copays, coinsurance, and deductibles for any enrollee who requires testing for COVID-19.
- Allow a one-time early refill for prescription drugs.
- Suspend any prior authorization requirement for testing or treatment of COVID-19.
- Allow enrollees to be treated by another provider within a reasonable distance at no additional cost, if an insurer does not have enough medical providers in its network to provide testing and treatment for COVID-19.

5. Should I plan ahead and order extra prescriptions?

If you or one of your household members has a chronic condition and regularly takes prescription drugs, talk to your health care provider, pharmacist, and insurance provider about keeping an emergency supply of medications at home. Washington State health carriers must allow a one-time early refill for prescription drugs, based on the Washington State Insurance Commissioner’s [Executive Order 20-01](#). In instances where you have 90-day prescription fills, unless you contact your pharmacy directly, you may not be able to access an early refill until you have less than a 30-day supply.

6. Is telehealth/telemedicine covered under PEBB coverage?

Yes, as long as it is determined medically necessary.

7. Who do I contact with questions about my PEBB-covered services?

PEBB medical carriers	Phone numbers
Kaiser Permanente NW	1-800-813-2000 (TRS: 711) Medicare members: 1-877-221-8221 (TRS: 711)
Kaiser Permanente WA	1-866-648-1928 (TTY: 1-800-833-6388 or TRS: 711) Medicare members: 1-206-630-4600 (TTY: 1-800-833-6388 or TRS: 711)
Premera Blue Cross Medicare Supplement Plan F and Plan G	1-800-817-3049 (TTY: 1-800-842-5357)
Uniform Medical Plan, administered by Regence BlueShield	Medical: 1-888-849-3681 (TRS: 711) Rx: 1-888-361-1611 (TRS: 711)
UMP Plus – Puget Sound High Value Network	1-855-776-9503 (TRS: 711)
UMP Plus – UW Medicine Accountable Care Network	1-855-520-9500S: 711)

8. Will my PEBB medical plan offer a premium rebate or discount during the COVID-19 pandemic, similar to my auto insurer?

No. Unlike auto insurance, in which drivers are not likely to make up for the lost daily commute miles as a result of the stay-at-home order, patients may choose to delay elective or non-life-threatening health care services to later in 2020.

During the pandemic, patients are still receiving health care services and treatments—including prescriptions, urgent care, and emergency care. **If you feel that you need urgent or emergency care, you should continue to seek care right away.**

Your health plan premiums are determined by members' projected use of health care services in a calendar year, based on claims submitted in previous years. If members use fewer health care services in 2020, that may affect premiums for future years.

While not all of your typical health care services have been available to you, such as in-person office visits or some elective services, your medical plan has expanded coverage for other services, following federal, state, and local orders.

These include:

- Allowing early refills for most covered prescriptions without preauthorization.
- Covering the testing, diagnosis, office visit, and treatment of services related to COVID-19 in full, without having to pay toward your plan's annual deductible, copays, or coinsurance. This applies to all state-regulated health plans (which doesn't include the Uniform Medical Plan [UMP]). However, Regence BlueShield (which administers UMP), has agreed to follow this.
- Covering COVID-19-related services from an out-of-network provider because the carrier does not have (or does not have enough of) the type of participating providers to provide the service, without the member having to pay toward the plan's annual deductible, copays, or coinsurance.
- Covering expanded telehealth services.

Expanded coverage for these services may differ for PEBB Medicare Advantage plans, which are governed by the Centers for Medicare & Medicaid Services (CMS). You can learn more about Coronavirus and health insurance on the [Office of the Insurance Commissioner's website](#) and at [Medicare.gov](#).

FAQs about resolutions passed by the PEB Board on April 2, 2020

1. What has the PEB Board done in response to the COVID-19 emergency?

On April 2, the PEB Board passed three resolutions to:

- Extend enrollment deadlines for PEBB Continuation Coverage and retiree subscribers to 30 days past the date the Governor ends the state of emergency (see [Proclamation 20-05](#)). This means employees who are retiring or losing coverage may have extra time to enroll in PEBB retiree insurance coverage or PEBB Continuation Coverage.
- Extend the maximum continuation coverage period to the last day of the second month after the date the Governor ends the state of emergency. This means that subscribers enrolled in PEBB Continuation Coverage may be covered longer.
- Establish temporary eligibility for PEBB coverage for certain job classes hired or rehired during the state of emergency. This means certain employees responding to the COVID-19 emergency will get coverage faster than under normal PEBB eligibility rules.

Read more about these resolutions in the [April 2 full meeting recap](#).

2. When will the Governor's state of emergency end?

The state of emergency was enacted February 29, 2020. The date it will end is unknown at this time. The PEBB Program will provide more information as it becomes available.

3. Can I enroll in PEBB retiree insurance coverage or Continuation Coverage past the normal deadline?

Yes, you will have 30 days to enroll past the date the state of emergency ends. For example, if your last day to enroll is April 30, and the state of emergency ends July 15, then your enrollment period will be extended to August 15.

Your first payment is due 45 days after the last day of your enrollment period, whether or not your enrollment period is extended.

4. What if my last day to enroll in PEBB Continuation Coverage occurs more than 30 days after the last day of the state of emergency?

Your enrollment deadline **will not** be extended. For example, if your last day to enroll in PEBB Continuation Coverage is August 31, and the state of emergency ends July 15, your enrollment deadline will not be extended.

5. I am enrolled in PEBB Continuation Coverage. What if my coverage period ends before the state of emergency ends?

If your continuation coverage period would have ended between February 29 and the date that the state of emergency ends, your coverage would continue to the last day of the second month after the date the state of emergency ends. For example, if your coverage would have ended April 30, and the state of emergency ends July 15, your coverage will now be extended to September 30.

6. What if my PEBB Continuation Coverage period ends after the state of emergency ends?

If your continuation coverage period would have ended after the state of emergency ends, but before the two-month extension, your coverage would continue to the last day of the second month after the date the state of emergency ends. For example, if the state of emergency ends July 15, and your continuation coverage ends August 31, your continuation coverage will be extended to September 30.

If your continuation coverage period ends on the last day of the two-month extension (or later), your coverage **will not** be extended. For example, if your coverage is set to end on October 31, and the state of emergency ends on July 15, your coverage will not be extended. It is already set to end more than two months after the end of the state of emergency.

7. I'm starting (or restarting) work to respond to the COVID-19 pandemic. Does the temporary eligibility rule apply to me?

If you are hired in response to the COVID-19 state of emergency in one of these job classes, your PEBB coverage will start sooner than under normal PEBB eligibility rules:

- First responders.

- Health care professionals.
- Any positions in a medical facility.
- Public health officials.
- Any COVID-19 research positions.
- Other position types authorized during the state of emergency by the Health Care Authority. (We will communicate more information as it becomes available.)

These positions are eligible for the employer contribution toward PEBB benefits in any month they work a minimum of eight hours. If you become eligible under these temporary eligibility criteria, **PEBB coverage will begin the first day of the month in which you become eligible**. For example, if you become eligible on April 15, your PEBB benefits are effective April 1.

PEBB benefits for this resolution include medical, dental, basic life, basic accidental death and dismemberment (AD&D), and basic long-term disability (LTD) insurance. You are **not** eligible to enroll in supplemental life, supplemental AD&D, nor supplemental LTD insurance.

Read [the full meeting recap](#) to learn more about these job categories.

8. Are these the only job classes affected by this rule?

For now, yes. The Health Care Authority is authorized during the state of emergency to include more position types in the list, as needed. If the list expands, we will communicate that information as it becomes available.

9. How long will this temporary eligibility window last?

Once the COVID-19 state of emergency ends, the temporary criteria for establishing eligibility ends. Then, the standard PEBB eligibility rules apply.

10. I'm starting a new job as a state employee this month, but it isn't related to COVID-19. Does this resolution apply to me?

No. This resolution is designed to provide benefits as quickly as possible to those who are starting (or restarting) work in positions that directly respond to the COVID-19 pandemic. However, [normal PEBB eligibility rules](#) will apply to your position. If you have any questions about eligibility, please contact your new agency's personnel, payroll, or benefits office.

FAQs about continuing eligibility for PEBB benefits during the COVID-19 outbreak

The first two questions generally apply to all employees who are eligible for benefits under the Public Employees Benefits Board (PEBB) Program, except for seasonal workers and higher-education faculty who were anticipated not to work for the entire instructional year or equivalent nine-month period.

1. I'm an employee currently enrolled in PEBB benefits. If I'm unable to work because I am sick (or need to care for others who are sick) for a month or more, can I keep my PEBB benefits?

It depends on how much paid leave you have available.

For any calendar month you are in pay status for eight hours (that is, use paid leave or shared leave), you will maintain the employer contribution toward your PEBB health benefits.

The pay you receive related to your submitted leave may also cover some or all your PEBB monthly health insurance premiums (medical, supplemental life insurance, supplemental accidental death and dismemberment insurance, and supplemental long-term disability insurance), as well as Medical Flexible Spending Arrangement or health savings account (HSA) contributions. If your pay does not cover all owed premiums or contributions, contact your payroll office.

If you don't have and use at least eight hours of paid or shared leave for a month, you will lose eligibility for the employer contribution toward your PEBB benefits. The HCA will mail a [PEBB Continuation Coverage Election Notice](#) booklet to you, explaining how you can elect to continue your PEBB coverage on a self-pay basis through Unpaid Leave. When you return to work, you will most likely regain your eligibility for the employer contribution, and can reenroll in PEBB coverage as an employee without a break in coverage.

2. I'm an employee who pays for supplemental or optional coverage (such as supplemental life, supplemental accidental death and dismemberment (AD&D), supplemental long-term disability, and/or auto/home insurance) through payroll deductions. What happens to these coverages?

Each of these coverages will be handled a little differently. Here is what you need to know:

- **Supplemental life and AD&D insurance:** Your PEBB supplemental life and AD&D insurance will continue as long as you are in pay status for at least eight hours before the end of the calendar month. If you don't have at least eight hours of paid leave available, you can elect to maintain supplemental life and AD&D insurance while on PEBB Continuation Coverage (Unpaid Leave). If your paycheck does not cover these supplemental premiums, MetLife will "auto-flip" you to direct bill via mail after two months of \$0 payroll deductions.
- **Supplemental long-term disability (LTD) insurance:** Your PEBB supplemental LTD insurance will continue as long as you are in pay status for at least eight hours per calendar month. If you do not have at least eight hours in pay status, your LTD insurance will be automatically reinstated effective the first day of the month you are in pay status eight or more hours. You cannot maintain LTD insurance while on PEBB Continuation Coverage (Unpaid Leave) except for educational leave or Uniformed Services Employment and Reemployment Rights Act (USERRA).
- **Auto/home insurance:** Please contact Liberty Mutual at 1-800-706-5525 or visit one of their [Washington offices](#) to ask about alternate payment options to continue your coverage.

3. I'm a higher-education faculty who was not anticipated to work for the entire instructional year or equivalent nine-month period. How might my eligibility for benefits under the PEBB Program be affected by changes to my spring quarter work schedule (including closure of my institution)?

HCA has received requests for insight and guidance about how higher-education institution closures due to novel coronavirus (COVID-19), which decreases the employee's workload, affect employees' eligibility for PEBB health benefits. Closures may include:

- Complete closure of an institution.
- Converting services/classes to remote or e-learning.
- Cancelling services/classes that cannot be converted to remote or e-learning.

We recognize that most higher-education institutions likely have extensive plans for the spring quarter — including faculty contracts and class plans — that are being reevaluated in light of COVID-19. Any decreases in workloads for closures and cancelled classes in the spring quarter should be reviewed in the context of [PEBB administrative policy 17-3](#) (see below).

Under this policy, when the employer decreases the workload, the employer contribution for benefits can be maintained for the quarter/semester in each month when the faculty member is at least in "pay status for 5% of full-time." Based on guidance from the Governor's emergency proclamations and State Human Resources, and to help ensure insurance coverage is not lost during this critical time, HCA anticipates that higher-education institutions will be creative for the spring quarter by either allowing a faculty member who would have otherwise been benefits-eligible (had closures or class cancellations due to COVID-19 not occurred) to submit leave equivalent to at least 5% of full time *or* identifying relevant work that can still be performed to maintain pay status equal to at least 5 percent of full time each month. Examples may include:

- Reviewing or revising curriculum.
- Pursuing professional development in their area of studying/teaching.
- Completing any state- or institution-mandatory trainings.
- Performing academic research.

HCA is committed to monitoring the impacts to higher-education employees and will work with the higher-education institutions on any issues where the impacts of the COVID-19 pandemic affect employee eligibility.

The relevant section of PEBB administrative policy 17-3 follows:

2. *Decrease in workload.* *The statements below apply only to temporary decreases in faculty workloads.*

a. A decrease in workload does not include:

- i. When the employee or employer terminates the employment relationship. See WAC 182-12-131(7) for rules about this circumstance.*

- ii. *Renegotiations of the employment terms and conditions (i.e., the employee voluntarily moves to a new position). See WAC 182-12-131(7) for rules regarding this circumstance.*
 - iii. *A decrease in workload under a new contract (for instance, a decrease in workload between contracts for different quarters/semesters).*
 - iv. *A decrease in workloads due to a layoff. See WAC 182-12-129 and PEBB Program Administrative Policy 17-2 for eligibility criteria following a layoff.*
- b. *For benefits-eligible faculty who are not anticipated to work for the entire instructional year (established eligibility under WAC 182-12-114 (3)(a)(ii) or (iii)):*
- i. *When the employee decreases the workload such that they cannot maintain the employer contribution under WAC 182-12-131, the employer contribution ends the first of the month following the drop in workload.*
 - ii. *When the employer decreases the workload, the faculty is eligible for the employer contribution each month in which they are in pay status for 5% of full-time until the end of the quarter or semester in which the faculty is contracted to work. Note: Faculty with anticipated end dates are not eligible for the layoff rights outlined in WAC 182-12-129 and PEBB Program Administrative Policy 17-2.*
- c. *For benefits-eligible faculty who are anticipated to work for the entire instructional year (established eligibility under WAC 182-12-114 (3)(a)(i) or (iii)): Whether the employee or employer initiates the decrease, the faculty is eligible for the employer contribution each month in which they are in pay status for 5% of full-time (see RCW 41.05.065 (4)(j)) until the end of the quarter or semester in which the faculty was expected to work. Leave from the benefits-eligible position must be approved by the employing agency. Note: Faculty with anticipated end dates are not eligible for the layoff rights outlined in WAC 182-12-129 and PEBB Program Administrative Policy 17-2.*

4. I'm an employee of a political subdivision (county, city, hospital district, transportation authority, etc.). How can I maintain my PEBB coverage if my employer closes?

In some instances, your employer may have options to maintain your benefits eligibility in addition to the information provided in the first question. Your employer's personnel, payroll, or benefits office will let you know if this is the case.