New law addresses eligibility for SEBB benefits related to COVID-19

As Washington State schools closed in response to the novel coronavirus (COVID-19) outbreak, a new law helps public school employees keep their eligibility for health benefits.

The Legislature approved Engrossed Substitute Senate Bill (ESSB) 6189, which addresses how school employees can maintain eligibility for their health benefits under the School Employees Benefits Board (SEBB) Program during the Governor’s state of emergency. The bill was signed into law March 17, taking effect immediately.

The new law states that school employees eligible for the employer contribution toward SEBB benefits as of February 29, 2020 will maintain their eligibility:

- During any school closures or changes in school operations for the school employee.
- While the school employee is quarantined, or required to care for a family member who is quarantined (“quarantine” is defined in the bill).
- To take care of a child when the child’s school or day care facility is closed, or when their regular child care provider is unable to provide services.

These exceptions are in effect only during the Governor’s state of emergency related to the COVID-19, which started February 29, 2020. The conclusion of the Governor’s emergency is not yet defined.

When regular school operations resume, school employees maintain their eligibility for SEBB benefits for the remainder of the school year:

- If they return to what their regular work schedule was in place before February 29, 2020; or
- If there is a change in their work schedule, had it been in effect at the start of the school year, would have resulted in the school employee meeting the minimum hours for SEBB benefits.

School employees who already have met eligibility for SEBB benefits for this school year (that is, already worked 630 hours) will continue their SEBB coverage through Aug. 31, 2020, unless employment is terminated or the individual resigns.

(continued)
SEBB Novel Coronavirus (COVID-19) Frequently Asked Questions

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

   Washington State Coronavirus Response (COVID-19)  
   [coronavirus.wa.gov](http://coronavirus.wa.gov/)

   Washington State Department of Health (DOH)  
   [www.doh.wa.gov/coronavirus](http://www.doh.wa.gov/coronavirus)  
   1-800-525-0127, press #

   Centers for Disease Control and Prevention (CDC)  
   [www.cdc.gov](http://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](http://www.hca.wa.gov) requiring all health carriers in Washington State to:
   - Waive copays, coinsurance, and deductibles for any enrollee requiring 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 take 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 SEBB-covered services?**

<table>
<thead>
<tr>
<th>SEBB medical carriers</th>
<th>Phone numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Kaiser Permanente NW</strong></td>
<td>1-800-813-2000 (TRS: 711)</td>
</tr>
<tr>
<td><strong>Kaiser Permanente WA</strong></td>
<td>1-888-901-4636</td>
</tr>
<tr>
<td></td>
<td>(TTY: 1-800-833-6388 or TRS: 711)</td>
</tr>
<tr>
<td><strong>Kaiser Permanente WA Options, Inc.</strong></td>
<td>1-888-901-4636</td>
</tr>
<tr>
<td></td>
<td>(TTY: 1-800-833-6388 or TRS: 711)</td>
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<tr>
<td><strong>Premera Blue Cross</strong></td>
<td>1-800-807-7310</td>
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<tr>
<td></td>
<td>(TTY: 1-800-842-5357 or TRS: 711)</td>
</tr>
<tr>
<td><strong>Uniform Medical Plan, administered by Regence BlueShield</strong></td>
<td>1-800-628-3481 (TRS: 711)</td>
</tr>
<tr>
<td><strong>UMP Plus – Puget Sound High Value Network</strong></td>
<td>1-877-345-8760</td>
</tr>
<tr>
<td><strong>UMP Plus – UW Medicine Accountable Care Network</strong></td>
<td>1-855-520-9400 (TRS: 711)</td>
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8. **I have a Medical Flexible Spending Arrangement (FSA) and/or a Dependent Care Assistance Program (DCAP). Are these affected by the COVID-19 outbreak?**

   Please visit Navia’s webpage for [Information about COVID-19 and your Medical FSA and DCAP](#).

9. **I am a school employee who has been placed in “standby status.” If I receive unemployment benefits, will I automatically lose my eligibility for the employer contribution for benefits under the School Employees Benefits Board (SEBB) Program?**
Under the Employment Security Division’s rules and policies in certain described emergency situations, an employee can receive unemployment benefits when placed in “standby status” even though their employment has not been terminated by their employer. Therefore, receiving unemployment benefits alone, without any additional proof the employment status has changed, does not constitute a termination of employment (nor loss of eligibility for the employer contribution) as described in WAC 182-31-050(1)(a).

9. What has changed about SEBB Continuation Coverage (COBRA and Unpaid Leave) due to the COVID-19 emergency?
On April 2, the SEB Board passed two resolutions to:
- Extend the enrollment deadlines for SEBB Continuation Coverage to 30 days past the date the Governor ends the state of emergency (see Proclamation 20-05). This means employees who are losing coverage may have extra time to enroll in SEBB 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 employees enrolled in SEBB Continuation Coverage may be covered longer.

Read the full resolutions in the April 2 full meeting recap. Learn more about the SEBB Program’s response at hca.wa.gov/coronavirus.

10. 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 SEBB Program will provide more information as it becomes available at hca.wa.gov/coronavirus.

11. Can I enroll in SEBB 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 in SEBB Continuation Coverage is April 30, and the state of emergency ends May 15, your enrollment period will be extended to June 15.
What if my last day to enroll in SEBB 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 SEBB Continuation Coverage is July 31, and the state of emergency ends May 15, the extended enrollment date will be June 15. Your enrollment deadline will not be extended.

12. I am enrolled in SEBB 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 May 15, your coverage will now be extended to July 31.

13. What if my SEBB 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 will 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 May 15, and your continuation coverage ends June 30, your continuation coverage will be extended to July 31.

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 May 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.

14. Can I enroll my dependents in SEBB Continuation Coverage if they did not experience a special open enrollment event?
The normal rules still apply. You can enroll dependents when you first enroll in SEBB Continuation Coverage, and during an annual open enrollment (usually held in the fall). Otherwise, your dependent must experience a special open enrollment event to enroll them in SEBB coverage. For more about special open enrollment, go to hca.wa.gov/sebb-employee and select Change your coverage.