

FAQs about the Novel Coronavirus (COVID-19) and your SEBB 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.wa.gov/coronavirus)

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 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 SEBB coverage?

Yes, as long as it is determined medically necessary.

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

SEBB medical carriers	Phone numbers
Kaiser Permanente NW	1-800-813-2000 (TRS: 711)
Kaiser Permanente WA	1-888-901-4636 (TTY: 1-800-833-6388 or TRS: 711)
Kaiser Permanente WA Options, Inc.	1-888-901-4636 (TTY: 1-800-833-6388 or TRS: 711)
Premera Blue Cross	1-800-807-7310 (TTY: 1-800-842-5357 or TRS: 711)
Uniform Medical Plan, administered by Regence BlueShield	1-800-628-3481 (TRS: 711)
UMP Plus – Puget Sound High Value Network	1-877-345-8760
UMP Plus – UW Medicine Accountable Care Network	1-855-520-9400 (TRS: 711)

8. Will my SEBB 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 SEB Board on April 2, 2020

1. What has changed about my SEBB coverage due to the COVID-19 emergency?

On April 2, the SEB Board passed two resolutions to:

- Extend 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](#).

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

3. 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 July 15, your enrollment period will be extended to August 15.

4. 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 August 31, and the state of emergency ends July 15, your enrollment deadline will not be extended.

5. 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 July 15, your coverage will now be extended to September 30.

6. 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 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.

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.

FAQ about continuing eligibility for SEBB benefits during the COVID-19 outbreak

1. 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\(1\)\(a\)](#).