Thank you for participating in today’s webinar

The presentation will start around 10:05 a.m.

- All attendee’s will be “muted”. Please do not “unmute” yourself if the program allows you to.
- We can not assist with technical issues and apologize if they keep you from participating.
- This webinar will be recorded and posted on the Benefits Administrator website.
Addressing questions during the webinar

- Please use the “questions” feature to send questions throughout the webinar.
- We will address questions:
  - Throughout the presentation when appropriate – by topic.
  - At the end of the presentation – in summary – as time allows.
  - Questions not answered during the webinar will be addressed the following week via either:
    - Email
    - Phone
    - FUZE
- If you have employee related questions or scenarios, please send via FUZE
- For urgent matters, call Outreach & Training (O&T) at 1-800-700-1555
Updates related to COVID-19

School Employees Benefits Outreach & Training

2020
Agenda

1. COVID-19 SEBB Resolution and eligibility Updates
2. Medical FSA/ DCAP Updates
3. Coronavirus Aid, Relief, and Economic Security (CARES) Act
4. Disabled Dependents certification/ recertification Updates
5. Appeals Process issues while teleworking
6. Resources
COVID-19 SEBB eligibility Updates

Engrossed Substitute Senate Bill (ESSB) 6189
COVID-19 SEBB Eligibility

School employees eligible for the employer contribution toward SEBB benefits as of February 29, 2020 will maintain their eligibility during the Governor’s state of emergency:

- 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
COVID-19 SEBB Eligibility

**Reminder:** School employees who have already met eligibility criteria will remain on SEBB benefits through August 31, unless employment is terminated, or employee resigns.

SEBB Novel Coronavirus (COVID-19) FAQ’s
Questions under review

• How will the Two Year Lookback rule work for employees who may have been anticipated to work 630 hours this school year but were unable due to the school closures?

• Any impact on newly hired employees after Feb 29, 2020?

• Employees eligible as of Feb 29, but will not reach 630 – what happens when the state of emergency ends – do they lose coverage at that point?

• We will provide more information via Gov Deliveries as it becomes available.
COVID-19 SEBB Resolutions

**SEBB 2020-07**
COVID-19 Continuation Coverage Eligibility

**SEBB 2020-08**
COVID-19 and Enrollment Timelines
COVID-19 SEBB Resolutions

SEBB 2020-07: COVID-19 Continuation Coverage Eligibility

- **Beginning February 29, 2020**, the date that Governor Inslee declared a state of emergency in Proclamation 20-05, the maximum period of continuation coverage is **extended** until **two months** after the date the Governor terminates the state of emergency.

First payment is due 45 days after the last day of the enrollment period, whether or not the enrollment period is extended.
COVID-19 SEBB Resolutions

SEBB 2020-08 COVID-19 and Enrollment Timelines

• **Beginning February 29, 2020,** the date that Governor Inslee declared a state of emergency in Proclamation 20-05, any enrollment timelines established for continuation coverage subscribers will be **extended to 30 days** past the date the Governor terminates the state of emergency.

First payment is due 45 days after the last day of the enrollment period, whether or not the enrollment period is extended.
Resources

SEBB Continuation Coverage website

• [https://www.hca.wa.gov/employee-retiree-benefits/continuation-coverage](https://www.hca.wa.gov/employee-retiree-benefits/continuation-coverage)

Customer Service

• 1-800-200-1004
Medical FSA/ DCAP Updates

Medical Flexible Spending Arrangement (FSA) changes
Dependent Care Assistance Program (DCAP) changes
Election changes due to COVID-19

School employees can change their **Medical FSA** elections if they experience an SOE event that allows this change.

School employees can increase or decrease their **DCAP** annual election if their costs for dependent or elder care have changed. That cost change creates a special open enrollment (SOE).

- Employees have **no later than 60 days** from the date of the cost change to submit the change form.

Both the Medical FSA and DCAP change must be consistent with the event that creates the SOE.
DCAP election changes due to COVID-19

**Example: Daycare provider closes**
If an employees daycare costs decrease
- Decrease annual election
- Can only lower to the amount they have already contributed for this year

If an employees daycare costs increase
- Increase annual election

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**Addendum 49-2A**

**Special open enrollment (SOE) matrix: Summary of permitted election changes (effective 1/13/2020)**

<table>
<thead>
<tr>
<th>Event</th>
<th>Change Health Plan Election</th>
<th>Enroll Eligible Dependents/Health Flex Coverage</th>
<th>Remove Eligible Dependents/Health Flex Coverage</th>
<th>Within Eligible Dependents</th>
<th>Return from Withholding</th>
<th>Enroll in or Change Premium-Paid Plan</th>
<th>Enroll in or Change Medical PIA</th>
<th>Enroll in or Change DCAP</th>
</tr>
</thead>
<tbody>
<tr>
<td>18</td>
<td>CHANGE DEPENDENT CARE PROVIDER (DECREASED COST)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| If the school employees change dependent care provider, the change in SOE can reflect the cost of the alternative care arrangement, but the required form must be received no later than one day after the effective date of the change.

SDE: Not Allowed
SDE: Not Allowed
SDE: Not Allowed
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SDE: Not Allowed

The change must be consistent with the reduction in the employee's dependent care costs, or other expenses for the dependent care arrangement, as tracked by the employee and the employer. The employee must also provide the employer with evidence of the change in costs.

The enrollment or change is effective the first day of the benefit period following the date the required form is received. If the date of (or any) is the first day of the benefit period, the change begins on that date.
DCAP/ FSA changes due to COVID-19

School employee must submit the SEBB Change in Status form to their employer along with proof of the cost change.

- Emails are acceptable proof of an SOE event describing the cost change
- All requests should be treated equally

https://sebb.naviabenefits.com/forms-documents/
Coronavirus Aid, Relief, and Economic Security (CARES) Act
CARES Act

Federal law passed on March 27, 2020.

Expands how employees can use their funds in:

- Medical Flexible Spending Arrangement (FSA)
- Health Savings Account (HSA)

Executed legislation can be found here:
https://www.congress.gov/116/bills/hr748/BILLS-116hr748enr.pdf
CARES Act

Main impacts of the CARES Act on healthcare-related benefits

• Removes the requirement to have a prescription for over-the-counter (OTC) drugs in order to use Medical FSA or HSA funds
  • Cold medicines, antihistamines, antacids, anti-inflammatories and other products
  • Employees will not be reimbursed if more than three identical products are purchased in one transaction. IRS stockpiling rule

• Menstrual care products can be purchased with Medical FSA funds
  • Pads, tampons, cups and similar products

• Both changes are retroactive to January 1, 2020 with no expiration date.
CARES Act

Employees enrolled in a High-Deductible Health Plan (HDHP)

• Deductibles and coinsurance are waived for:
  • COVID-19 testing and treatment
  • Telehealth services (consultation with a qualified medical provider by phone or video conference)

• These provisions began on March 27, 2020 and expire December 31, 2021

• Contact the plan for more information about benefits

Answers to frequently asked CARES Act Questions:
Disabled Dependents Certification and Recertification Updates

Extensions and exceptions to obtaining physician certification
Exceptions and extensions

HCA is allowing exceptions and timeline extensions until the state of emergency ends for eligible school employees that are unable to obtain a physician certification of their disabled dependents age 26 and older during the COVID-19 state of emergency.
Disabled Dependents Initial Certification

HCA is allowing a temporary extension of the deadline to submit a physician certification for an initial certification request for coverage for disabled dependents.

- Temporary extension will end **60 days** after the state of emergency end date
- HCA will send the employee a letter to complete the initial certification process when the state of emergency ends
Attestation Instructions

Employees must provide a written attestation to HCA *attesting* that they are unable to get their dependent’s physician to fill out and sign Section 3 of the Certification of a Child With a Disability form.

Submit the following to HCA by fax or mail:

- Certification of a Child With a Disability form except Section 3 *(Do not submit this form to your health plan)*
- Signed letter from the employee attesting:
  - Unable to obtain physician signature
  - Child is dependent on you for support and ongoing care
  - Child’s disability existed before age 26.

Fax: 360-705-0805  
ATTN: Karla Cowan

Mail: Health Care Authority  
ATTN: Karla Cowan  
PO Box 42720  
Olympia, WA 98504-2720
Disabled Dependents Recertification

HCA mailed a letter the week of May 4 to subscribers required to recertify.

Recertification dates that fall between March 1, 2020, and the state of emergency end date will be extended to the last day of the month of the dependent’s birthday the following year.

- HCA or the Medical plan will notify subscribers in 2021 to complete the recertification process.

Example:

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>Dependent’s certification expires</td>
</tr>
<tr>
<td>2021</td>
<td>New Dependent’s certification</td>
</tr>
</tbody>
</table>

Extension period
Attestation extending temporary coverage

During first annual open enrollment last fall, HCA extended temporary enrollment to disabled dependents based on attestations from employers. HCA is granting a further extension due to the state of emergency.

- HCA mailed a letter to these subscribers the week of May 4
- Dependents with a temporary extension period that expires between March 1, 2020, and the state of emergency end date
- Have until 60 days after the state of emergency end date to complete their initial certification
- HCA or the Medical Plan will notify the subscribers to complete the initial certification process once the state of emergency ends
Appeals Process
Appeals Process While Teleworking

Temporary process changes in place to address challenges with the appeal process while teleworking:

• When SEBB Org receives an appeal and the BA is unable to enter a decision and sign electronically, the BA should provide their decision to the employee by email.

• If the employee decides to appeal the decision to the SEBB Appeals Unit, they should include the email from the BA
  • Employees may leave the social security number (SSN) field blank
  • SEBB Appeals Unit may reach out to BA’s for additional information

Appeals Process Information: https://www.hca.wa.gov/about-hca/file-appeal-sebb
Reminder

Employees should submit appeals to HCA by fax or mail:

**Contact:**
SEBB Appeals unit
Phone: 1-800-351-6827
**FAX:** 360-725-0771

**Mailing address:**
Health Care Authority
Attn: SEBB Appeals Unit
PO Box 45504
Olympia, WA 98504-2699

*(Do not submit appeals through Fuze)*
SEBB Funding Rate Update
SEBB Funding Rate Update

Beginning **July 1, 2020** through **August 31, 2020**, the monthly employer base funding rate will change from **$994** to **$1056** per employee per month.

Beginning **September 1, 2020** (school year 2020-21) the employer base rate will change from **$1,056** to **$1,000** per employee per month.

Employee contributions and SEBB Continuation Coverage (COBRA and unpaid leave) rates will remain the same until **January 2021**.

<table>
<thead>
<tr>
<th>Current Funding Rate</th>
<th>July 1, 2020</th>
<th>September 1, 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>$994</td>
<td>$1056</td>
<td>$1000</td>
</tr>
</tbody>
</table>
Spring Rate Letter

SEBB BA website
• hca.wa.gov/sebb-benefits/admin

Benefits, rates and reporting
• Rates

SEBB Program Rates
• Rate letters
  • Spring rate letter

https://www.hca.wa.gov/sebb-benefits-admins/rates-information
New base funding rate effective July 1, 2020 and new webinar training schedule

The employer base funding rate will change from $994 to $1056 per employee per month on July 1, 2020 through August 31, 2020. Beginning September 1, 2020 the employer base rate will change from $1,056 to $1,000 per employee per month. The employer base funding rate is the rate the employer pays each month for each eligible employee, also referred to as the funding rate or base rate.

The rate letter is available on the BA’s website, Rates page.

Employee contributions remain unchanged until January 2021.
Resources
Resources

SEBB BA website
• hca.wa.gov/sebb-benefits/admin

Outreach & Training
• 1-800-700-1555
• Online via FUZE secure messaging system

SEB Board
• https://www.hca.wa.gov/employee-retiree-benefits/about-sebb
Resources

Sign up for Outreach & Training notices via GovDelivery

Notices and updates
- COVID-19 guidance

Resources

Information about novel coronavirus (COVID-19)
SEBB employee site

Upcoming Webinars

**May 29:** Reviewing SEBB Eligibility Worksheets (C & D Series)

**June 12:** Special Open Enrollment (SOE) Events

**June 26:** Retirement/ Accounting / Billing

**July 31:** Understanding Error Correction

**Aug 14:** Preparing for the upcoming school year

How to register: [https://www.hca.wa.gov/sebb-benefits-admins/training-schedule](https://www.hca.wa.gov/sebb-benefits-admins/training-schedule)
Questions & Answers

We will now address some of the questions that did not get answered during the webinar.

• Any questions that do not get addressed today will be responded to by phone, email or FUZE

• Employee specific questions or scenarios should be sent through FUZE
Thank you for participating!