The Families First Coronavirus Response Act (Families First Act) and the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) included several important changes to health care coverage that LIUNA members should be aware of.

Here is how the Families First Act and the CARES Act affect LIUNA members who have health care benefits through multi-employer health and welfare plans.

COVID-19 Testing

- Plans must cover 100 percent of the cost of COVID-19 testing, with no cost sharing (e.g. deductibles, copayments) passed on to members. This includes both diagnostic tests and serological tests used to detect COVID-19 antibodies.
- Plans must cover 100 percent of the cost of items and services provided during a visit that results in a COVID-19 diagnostic test. For example, if a health care provider decides to run other related tests (e.g., blood tests or influenza tests) prior to ordering or administering a COVID-19 test, the plan must cover these related tests without cost sharing.
- Covered visits include the emergency room, doctor’s office, urgent care center, telehealth visits and non-traditional settings such as drive-through sites where licensed health care providers administer tests.
- Plans cannot require prior authorization or other medical management requirements.
- Separate retiree-only plans are not required to comply with these requirements. However, Medicare Part B covers the cost of COVID-19 tests at no cost for retirees who are enrolled in Medicare or a Medicare Advantage plan.

COVID-19 Treatment

Neither law requires health and welfare plans to cover COVID-19 treatment-related services or waive cost sharing for them. Check with your individual health and welfare plan for COVID-19 treatment-related coverage and plan costs, such as deductibles, copays and coinsurance.

Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs)

Over-the-counter medicines, feminine hygiene products and telemedicine visits can now be paid for using HSAs and FSAs.

Employee Assistance Programs (EAPs)

If your plan includes an EAP, check with your EAP provider (found on your health and welfare plan’s website or by calling the number on the back of your insurance card), as EAPs are now able to provide diagnostic and testing services for COVID-19.

This is not an all-inclusive list of how the Families First Act and the CARES Act affect LIUNA members with health care coverage through a multi-employer health and welfare plan; however, the information above is likely to have the most direct impact on members. Contact your health and welfare plan by calling the number on the back of your insurance card or by viewing your plan’s website for specific COVID-19 benefit changes and guidance.

Resources