



COVID-19

AND EMPLOYEE BENEFITS

During a health crisis, employee benefits are more important than ever. DirectPath is here to support you and your employees.

As you make decisions, work with plan administrators and communicate with your employees over the days and weeks ahead, here are some things to keep in mind:

New guidance allows certain plans to cover COVID-19 testing and treatment as preventive care.

- On March 11, 2020, the IRS released guidance that HSA-eligible high deductible health plans may cover testing and treatment of COVID-19 as “preventive care”—i.e., covered in full before the plan’s deductible is met. Further, this change will not prevent participants from contributing to their HSAs.
- While it does not appear that this is a requirement, it is clear guidance that plans are permitted to make this coverage change. For details, visit: <https://www.irs.gov/pub/irs-drop/n-20-15.pdf>
- Speak with your TPA/counsel about how to treat these expenses under other types of plans.

If your benefits include any of the following, remind employees of these resources:

- Telemedicine or virtual health
- Nurselines or similar resources
- Mail order/prescription drug delivery
- Employee Assistance Program (EAP) — specifically mental health, dependent care or elder care support services

As always, DirectPath is a resource for any benefits or health care question. We can help employees and their covered dependents:

- Find the most appropriate provider for their symptoms and outline a plan of action
- Understand benefits available to support them (including those listed above)
- Find an in-network provider
- Compare costs for tests and procedures
- Understand their diagnosis and treatment plan
- Coordinate prior authorizations and pre-certifications
- Save money on prescription drugs
- Understand estimated out-of-pocket costs



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