End of COVID-19 public health emergency will affect cost sharing for most Security Health Plan members

The federal government announced the COVID-19 public health emergency (PHE) will end on Thursday, May 11, 2023. In general, this means coverage for COVID-19 related services will revert to plan benefits and cost sharing in place prior to the PHE.

Here is the breakdown of the end of the PHE by product line:

COVID-19 treatments:

- Commercial Plans: Effective for dates of service on or after Aug. 1, 2022, Security Health Plan has applied the applicable cost sharing based on our member's plan benefits for COVID-19 commercially purchased monoclonal antibody treatments. For dates of service on or after Jan. 1, 2023, we have also applied member cost sharing for all monoclonal antibody administration fees. Other treatments include the COVID-19 oral antiviral medications authorized by the Food and Drug Administration (Paxlovid and molnupiravir). Once the free government supply of these medications has been exhausted, applicable cost sharing will be applied immediately upon the end of the PHE.

- Medicare Advantage: Per Centers for Medicare and Medicaid Services (CMS) requirements once the PHE ends, coverage for COVID-19 emergency use authorization (EUA) approved monoclonal antibody treatments will continue to be covered at 100% of the contracted rate (no cost share for members) through the end of 2023. For any EUA-approved monoclonal antibody treatments still in effect on or after Jan. 1, 2024, applicable cost sharing will be applied based on the member's plan benefits. Other treatments include the COVID-19 oral antiviral medications authorized by the Food and Drug Administration (Paxlovid and molnupiravir). Once the free government supply of these medications has been exhausted, applicable cost sharing will be applied immediately upon the end of the PHE.

COVID-19 testing:

- After the PHE ends, medically-necessary COVID-19 polymerase chain reaction (PCR) lab tests and antibody tests done with a physician's order by a provider or practice will be covered subject to applicable cost sharing based on the member's plan benefits after the PHE ends. In addition, any testing-related health care provider office visits, urgent care visits or emergency room visits that result in an order for a COVID-19 diagnostic test will be subject to member cost sharing.

- For over-the-counter (at home) tests, Security Health Plan will no longer reimburse our commercial plan members for these COVID-19 tests. In most cases, the current free access to at-home tests during the PHE will end with the end of the PHE.
    - NOTE: Medicare Advantage members never had this coverage through Security Health Plan directly.

COVID-19 vaccines:
COVID-19 vaccines will continue to be covered for all plans with no cost sharing as required by the Affordable Care Act.

Medicaid/SSI:
There are no known changes in coverage for our Medicaid (BadgerCare Plus) and SSI members when the PHE ends, and we will continue to follow ForwardHealth guidelines. Per the American Rescue Plan Act of 2021, if the PHE ends on May 11, 2023, states must provide coverage to Medicaid and Children's Health Insurance Program (CHIP) members without cost sharing for COVID-19 vaccinations, testing and treatments until Sept. 30, 2024.