

## Benefit Changes Related to Coronavirus (COVID-19)

### **Purpose of Document:**

This document is intended to provide clarity about employee benefit plans and operations that have been impacted by the COVID-19 pandemic and CARES Act. If you have questions that are not answered in this document, please direct them to the Employee Benefits Division. The document will continue to evolve as we receive additional questions and as information progresses. Information is subject to change and the below guidelines are intended to be temporary due to COVID-19.

### **UnitedHealthcare (UHC)**

The following plan changes are effective for all services rendered March 31, 2020 through May 31, 2020:

- Member cost sharing is waived for all virtual and telehealth visits through UHC's programs (Teladoc/AmWell/Doctors on Demand)
  - Virtual visits through a medical group (non-UHC programs) will vary and depend on the medical group
- The waived fees apply to all UHC medical plans offered by the County of San Diego, including the High Deductible Health Plan

Hospital and medical office operations have been disrupted by the COVID-19 response, resulting in the changes below. Please review to determine how this may affect any upcoming appointments or care:

### **Sharp Rees-Stealy**

Sharp Rees-Stealy is rescheduling or canceling non-essential visits and services. In addition, Sharp Rees-Stealy will be relocating some physicians and staff, which will result in temporary closures. For the latest updates, please visit <https://www.sharp.com/services/coronavirus.cfm#closing>.

- Sharp Rees-Stealy Carmel Valley, temporarily closed starting Thursday, April 9
- Sharp Rees-Stealy Chula Vista, all services temporarily moved except for occupational health, pharmacy and urgent care starting Friday, March 27
- Sharp Rees-Stealy El Cajon, temporarily closed starting Tuesday, March 31
- Sharp Rees-Stealy Genesee, temporarily closed starting Thursday, April 9
- Sharp Rees-Stealy La Mesa West, temporarily closed starting Thursday, March 26
- Sharp Rees-Stealy Mira Mesa, temporarily closed starting Thursday, April 2 with the exception of radiology services by appointment
- Sharp Rees-Stealy Point Loma, temporarily closed starting Thursday, March 26
- Sharp Rees-Stealy San Carlos, temporarily closed starting Tuesday, March 31
- Sharp Rees-Stealy Scripps Ranch, temporarily closed starting Thursday, April 2

Affected patients will be contacted directly by Sharp. Patients will continue to receive care in-person as needed or by phone or video. In-person visits may occur at a location other than their usual office on a temporary basis.

Outdoor respiratory clinic will be set up outside of each urgent care location to assess and treat respiratory patients. These clinics will provide the best way to assess and treat patients with

respiratory illness while at the same time ensuring the safety of health care workers and other patients. Patients will be referred to these clinics by their Sharp Rees-Stealy care provider.

### Scripps

Scripps has announced several changes to assist with staffing needs. Scripps Clinic Santee, Scripps Clinic Bariatric and General Surgery Office in Hillcrest and Scripps Clinic Coronado are temporarily closed as of March 27, 2020. Members can visit [www.Scripps.org](http://www.Scripps.org) for more information.

Providers and staff from these clinics will be temporarily relocated to other Scripps locations. All patients are being called to either move to telehealth or a new temporary location. Members who call in for new appointments will have the opportunity to have a virtual visit or be advised of their new temporary face-to-face office visit.

Currently, patients who normally go to Scripps Clinic Coronado will now receive care at Scripps Clinic Mission Valley or Scripps Clinic Torrey Pines; those at Scripps Santee will receive care at Scripps Clinic Rancho San Diego; and those at Scripps Clinic Bariatric patients will receive care at Scripps Clinic Del Mar. Affected patients will continue receiving care from their normal providers who also are relocating to the other sites.

### Kaiser Permanente

The following plan changes are effective for all services rendered April 1, 2020 through May 31, 2020:

- Out-of-pocket costs are waived for inpatient and outpatient services when treating COVID-19.
  - Members who are diagnosed with COVID-19 will not have to pay co-pays or other cost-share related to their medical care and treatment of COVID-19, even if they have to stay in the hospital.
- This waiver of out-of-pocket costs will apply to all places of service including, but not limited to, Hospitalization, Office Visit, Telemedicine, Emergency Room and Urgent Care.
- This waiver also applies to inpatient medical, inpatient pharmacy, outpatient medical, and transportation costs associated with the treatment of a COVID-19 diagnosis.
- The waived fees apply to all Kaiser medical plans offered by the County of San Diego, including the High Deductible Health Plan.

Our onsite KP Care Now kiosk has temporarily closed. Once the threat of COVID-19 has abated and everyone deems it safe to resume normal operation, Kaiser will reopen the kiosk.

In addition, there are some temporary facility closings and consolidation of services that began on Friday, March 27, 2020. All members that were scheduled for appointments or had an active prescription at these facilities were contacted directly by a KP representative. Following is a list of temporary facility closings:

- Carmel Valley Medical Offices
- Carlsbad Medical Offices
- Bostonia Medical Offices
- Vista Medical Offices
- El Cajon (Travelodge) Medical Offices
- Kearny Mesa Rehabilitation Center

Consolidation of services - means that the facility is open, but some services are temporarily unavailable.

Facility	Services Available	Services Closed
Oceanside	Pediatric - Well Child ONLY	<ul style="list-style-type: none"> <li>• Primary Care</li> <li>• Pharmacy</li> <li>• Radiology</li> <li>• Lab</li> </ul>
Point Loma	<ul style="list-style-type: none"> <li>• Behavioral Health/Addiction Medicine</li> <li>• Surgical (Fertility)</li> <li>• Pharmacy</li> <li>• Radiology</li> <li>• Lab</li> </ul>	<ul style="list-style-type: none"> <li>• Primary Care</li> <li>• Medical Specialty</li> </ul>
Rancho San Diego	Pediatric - Well Child ONLY	<ul style="list-style-type: none"> <li>• Primary Care</li> <li>• Pharmacy</li> <li>• Radiology</li> <li>• Lab</li> </ul>
Rancho Bernardo	Pediatric - Well Child ONLY	<ul style="list-style-type: none"> <li>• Primary Care</li> <li>• Medical Specialty</li> <li>• Behavioral Health/Addiction Medicine</li> <li>• Pharmacy</li> <li>• Radiology</li> <li>• Lab</li> </ul>

# Coronavirus (COVID-19) Benefit FAQs

## **Medical Plans**

### **Will Kaiser charge me for Inpatient and Outpatient Costs related to COVID-19?**

Kaiser Permanente is now waiving member out-of-pocket costs for inpatient and outpatient services when treating COVID-19. Members who are diagnosed with COVID-19 will not have to pay co-pays or other cost-share related to their medical care and treatment of COVID-19, even if they have to stay in the hospital. This waiver applies to all admissions whose date of service is from April 1 to May 31 (unless superseded by government action or extended by Kaiser Permanente).

- This waiver of member out-of-pocket costs will apply to all places of service including, but not limited to, Hospitalization, Office Visit, Telemedicine, Emergency Room and Urgent Care.
- This waiver also applies to inpatient medical, inpatient pharmacy, outpatient medical, and transportation costs associated with the treatment of a COVID-19 diagnosis.

## **Spending Accounts**

### **Due to the COVID-19, my daycare needs have changed. Am I eligible to make an adjustment to my Dependent Care Flexible Spending Account (DCFSA)?**

A change in your daycare needs may be a Qualifying Life Event that allows you to adjust your DCFSA annual pledge. The Benefits Division must receive your request within 60 days of the change to your dependent care. Changes will be effective the 1st of the following month after the request has been received. Send an email to [DHRBenefits.FGG@sdcounty.ca.gov](mailto:DHRBenefits.FGG@sdcounty.ca.gov) including an explanation for the change, the date your daycare needs changed and your new annual pledge.

### **I stopped my dependent care deductions. When I return to work and my child returns to daycare, can I enroll in the dependent care account again?**

Yes, you can make a change based on the change in provider or change in cost. Changes will be effective the 1st of the following month after the request has been received. Send an email to [DHRBenefits.FGG@sdcounty.ca.gov](mailto:DHRBenefits.FGG@sdcounty.ca.gov) including an explanation for the change and date your daycare needs changed.

### **Are over-the-counter drugs and medicines now eligible for reimbursement without a prescription?**

Yes, Healthcare Flexible Spending Accounts (HCFSA), Health Reimbursement Accounts (HRA) and Health Savings Accounts (HSA) can now reimburse or pay for over-the-counter drugs and medicines without a note of medical necessity or prescription from a physician. This applies to any eligible item purchased after 1/1/2020.

### **Are menstrual care products now considered a qualified medical expense?**

Yes, menstrual care products are now considered a qualified medical expense and are eligible for reimbursement through a HCFSA, HRA or HSA. This applies to any eligible item purchased after 1/1/2020.