



## The Coronavirus Aid, Relief and Economic Security (CARES) Act Passed into Law

Congress passed a \$2 trillion economic stimulus package by an overwhelming vote in the Senate and the House. President Trump is expected to sign the bill immediately.

**Individuals and Businesses:** The CARES Act functions largely as an economic stimulus by providing cash payments to individuals below a certain income, providing extra unemployment benefits and allowing self-employed individuals to apply for unemployment. For businesses, aid is provided through emergency grants, forgivable loans and relief for existing loans. These provisions are intended to assist employers to help them stay in business, keep employees on their payroll, and allow them to continue to support employees through employee benefits and health insurance.

**Healthcare:** The CARES Act also includes \$100 billion for hospitals and \$150 billion for state and local governments to combat the COVID-19 pandemic. The bill expands coverage beyond what was in last week's Families First bill by requiring health insurers to pay for coronavirus testing beyond those that are FDA-approved, including lab and state-developed tests as well as other tests approved by HHS.

Accessibility for telehealth is also expanded. High-deductible health plans with HSAs may now allow pre-deductible coverage for telehealth and other remote services, as well as allowing the use of HSAs for the purchase of over-the-counter medications without a prescription.

Very limited action was also taken to address surprise medical bills. Under the CARES Act, all health insurance plans would reimburse a COVID-19 test provider at the in-network rate put in place prior to the pandemic. If the provider is out of network, the health plan is to fully reimburse the provider based on the provider's own "cash price," which must be made publically available while the public health emergency is still declared. Providers that do not post their test price publically could be fined up to \$300 a day.

This action taken by Congress follows the passage of the Families First Coronavirus Response Act and several pieces of emergency guidance released by the Trump Administration. We are expecting more action from Congress and the Administration to address other aspects of the coronavirus pandemic. Be sure to regularly check your email, NAHU's social media channels and website for any updates. Should either the CDC or WHO guidance change, NAHU will act accordingly and immediately update you.

You can find links to pertinent information from WHO, CDC, the Department of Labor and CMS guidance on our [website](#) along with webinars and other resources from NAHU. We also encourage you to contact insurance carriers, check plan documents, state law, and consider the needs of your clients as coverage decisions are being made.