



# BRICK MASON'S TRUST FUNDS

## Bricklayers Local No. 4 Southern California

### SUMMARY OF MATERIAL MODIFICATIONS

TO: All Participants of the Brick Masons' Health and Welfare Fund  
FROM: Board of Trustees  
RE: End of COVID-19 Emergency Periods  
DATE: July 2023

#### **IMPORTANT NOTICE ABOUT**

**Extension of Certain COVID-19 services and tests by HMOs (only) through Nov. 11, 2023; Normal Plan Rules Resume July 11, 2023**

#### **COVID-19 Tests (Over the Counter (OTC) and PCR), Vaccines, and Therapeutic Treatment**

The California Department of Managed Health Care (DMHC) is requiring HMOs to extend certain COVID-19 services and tests through November 11, 2023, at which time the mandate will end. Below is a summary of **Kaiser's** and **Blue Shield's** extensions of certain COVID-19 services and tests.

**Kaiser** will continue COVID-19 testing (OTC and PCR), vaccines and boosters, and therapeutic treatment (such as Paxlovid) at \$0 member cost share through November 11, 2023, whether in or outside the Kaiser network. Typically, OTC tests are performed at home, while PCR tests are handled by a laboratory. You can visit [www.kp.org](http://www.kp.org) to learn more about the extension of COVID-19 services that are being extended. You can also call Kaiser's 24/7 KP COVID InfoLine at **1-888-550-0951** (available in English and Spanish) for regular recorded updates.

**Blue Shield** will also continue COVID-19 testing (OTC and PCR), vaccines and boosters, and therapeutic treatment (such as Paxlovid) at \$0 member cost share through November 11, 2023, whether in or outside the Blue Shield network. You can visit [www.blueshieldca.com/covid-19](http://www.blueshieldca.com/covid-19) to learn more about the extension of COVID-19 services that are being extended. You can also call 1-855-829-3566.

You can contact the DMHC's Help Center at [www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov), or call **1-888-466-2219**, and review its attached "Know Your Health Care Rights" Fact Sheet for more details.

The **Fee for Service (Indemnity) Plan** will also continue COVID-19 testing (OTC and PCR), vaccines and boosters, and therapeutic treatment (such as Paxlovid) at \$0 member cost share through November 11, 2023, but only within the Indemnity Plan network. For example, the Indemnity Plan will also cover the OTC tests through November 11, 2023.

You can also visit the Trust's website at [www.socalbrickmasonsbenefits.org](http://www.socalbrickmasonsbenefits.org) and download the links for additional information.

#### **Normal Plan Rules Resume July 11, 2023 (and End of Extension of Certain Plan Deadlines)**

With the extensions issued under the COVID-19 National Emergency expiring on July 10, 2023, the suspension of the Plan's deadlines for COBRA election and payment, HIPAA special enrollment, filing claims and appeals and requests for external review will also come to an end. During the National Emergency, plans were required to

disregard the “Outbreak Period” for up to one year when calculating certain plan deadlines. The Outbreak Period will also end on July 10, 2023. Timing for submitting the following documents will revert back to regular Plan timelines starting on July 11, 2023, as follows:

- COBRA - elect COBRA continuation coverage – 60 days after receipt of COBRA notice
- COBRA – start payment of COBRA premiums – 45 days after timely election of COBRA
- Period to file a claim – 12 months
- Special Request for Enrollment – 30 days.
- Appeal from Adverse Benefit Determination – 180 days

Please note that you may not get the full one-year Outbreak Period extension if your original deadline to submit documents is within a year before July 10, 2023. If you believe this may apply to you or if you have any questions, please call the Administrative Office. You may also review the normal Plan rules in your Summary Plan Description at [www.socalbrickmasonsbenefits.org](http://www.socalbrickmasonsbenefits.org).

The following are examples of how the extended deadlines apply under new federal guidance:

#### **Example 1 (Electing COBRA)**

**Facts:** Individual A works for Employer X and participates in the Brick Masons’ Health and Welfare Trust (Trust). Individual A experiences a qualifying event for COBRA purposes and loses coverage on April 1, 2023. Individual A is eligible to elect COBRA coverage under the Trust and is provided a COBRA election notice on May 1, 2023.

What is the deadline for Individual A to elect COBRA?

**Conclusion:** The last day of Individual A’s COBRA election period is 60 days after July 10, 2023 (the end of the Outbreak Period), which is September 8, 2023.

#### **Example 2 (Electing COBRA)**

**Facts:** Same facts as Example 1, except the qualifying event and loss of coverage occur on May 12, 2023, and Individual A is eligible to elect COBRA coverage under the Trust and is provided a COBRA election notice on May 15, 2023.

What is the deadline for Individual A to elect COBRA?

**Conclusion:** Because the qualifying event occurred on May 12, 2023, after the end of the COVID-19 National Emergency, but during the Outbreak Period, the extensions under the emergency relief notices still apply. The last day of Individual A’s COBRA election period is 60 days after July 10, 2023 (the end of the Outbreak Period), which is September 8, 2023.

If you have questions regarding the end of the COVID-19 Emergency periods, please contact the Trust Administrative Office at 877-516-0586. This document has been uploaded and is available on the participant website at [www.socalbrickmasonsbenefits.org](http://www.socalbrickmasonsbenefits.org).

# KNOW YOUR HEALTH CARE RIGHTS



## COVID-19 Tests, Vaccines & Treatment

### Health Plan Enrollees Have the Right to COVID-19 Tests, Vaccines and Treatment with No Cost-Sharing

Health plans<sup>1</sup> regulated by the California Department of Managed Health Care (DMHC) must cover COVID-19 tests, vaccines and treatment<sup>2</sup> with no health plan prior authorization or enrollee cost-sharing. Enrollee cost-sharing includes co-pays, co-insurance, deductibles or other enrollee out-of-pocket costs not including health plan premiums.

### Continued Access to COVID-19 Tests, Vaccines and Treatment with No Cost-Sharing

California state laws add six months to the federal COVID-19 public health emergency requirements on health plans to continue covering COVID-19 tests, vaccines and treatment from any licensed provider (in- or out-of-network) with no prior authorization or enrollee cost sharing. The public health emergency ends on May 11, 2023, and state laws extend these requirements for six months through November 11, 2023.

After November 11, 2023, enrollees can continue to access COVID-19 tests, vaccines and treatment with no prior authorization or cost sharing when they access these services through their health plan's network. Health plan enrollees can be charged cost-sharing only if these services are provided out of network after November 11, 2023.

### Did You Know?

Health plan enrollees have the right to eight free over-the-counter at-home COVID-19 tests a month. Health plans must continue to cover the same number of at-home tests after the public health emergency. Contact your health plan for details.

### Need Help?

Contact the DMHC Help Center at [www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov) or **1-888-466-2219**. You can also find more information and resources at [www.covid19.ca.gov](http://www.covid19.ca.gov).

<sup>1</sup> Commercial and Medi-Cal managed care plans regulated by the DMHC.

<sup>2</sup> Treatment means therapeutics approved or granted emergency use authorization by the federal Food and Drug Administration for treatment of COVID-19 when prescribed or furnished by a licensed health care provider acting within their scope of practice and the standard of care (HSC Section 1342.2 (h)(1)).

# Frequently Asked Questions (FAQs)

## Where can I find more information about COVID-19 tests, vaccines and treatment?

Your health plan should provide you with information about how to get COVID-19 tests, vaccines and treatment. You can also find more information at [www.covid19.ca.gov](http://www.covid19.ca.gov).

## How do I get a free at-home COVID-19 test?

Health plans are required to cover eight free over-the-counter at-home tests per covered individual per month. Contact your health plan directly for help to get free at-home COVID-19 tests, or to find other COVID-19 testing options. You can also visit [www.covid19.ca.gov](http://www.covid19.ca.gov) for more information.

## What should I do if I receive a charge or bill for receiving a COVID-19 test, vaccine or treatment?

If you have health coverage through a health plan and receive a charge or bill related to the coverage or administration of a qualifying COVID-19 test, vaccine or treatment, you should first contact your health plan to file a grievance, sometimes called an appeal, and include a copy of the bill.

The health plan will review the grievance and should ensure you are not charged or are reimbursed if you already paid a bill. If you do not agree with your health plan's response or if the plan takes more than 30 days to fix the problem, you should contact the DMHC Help Center at [www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov) or **1-888-466-2219**.

## What happens when the federal Public Health Emergency ends on May 11, 2023?

California state laws add six months to public health emergency requirements on health plans to continue covering COVID-19 tests, vaccines, and treatment from any licensed provider (in- or out-of-network) with no enrollee cost-sharing or prior authorization. After November 11, 2023, enrollees can continue to get COVID-19 tests, vaccines and treatment with no prior authorization or cost sharing when they access these services through their health plan's network. Health plan enrollees can be charged for cost-sharing only if these services are provided out of network after November 11, 2023.

## What happens when California's State of Emergency ends?

There are no changes to enrollee access to COVID-19 tests, vaccines or treatment when the California State of Emergency ends.

## What if I don't have health insurance?

There are many options you can explore to [find health care coverage](#) that fits your needs. Additionally, the Department of Health Care Services (DHCS) is accepting claims for individuals enrolled in the COVID-19 Uninsured Group Program. Individuals must apply for the COVID-19 Uninsured Group Program through a Medi-Cal Qualified Provider (QP). More information is available on the [DHCS website](#).

Visit [www.covid19.ca.gov](http://www.covid19.ca.gov) for more COVID-19 information and resources.

February 17, 2023

