

## **COVID-19 Aid, Relief, and Economic Security (CARES) Act: Signed by the President on March 27, 2020**

**PayFlex's standard response to send employers:** The Coronavirus Aid, Relief, and Economic Security (CARES) Act, is a package of measures introduced by the Senate, in response to the COVID-19 pandemic. Within the bill, the following sections may benefit PayFlex members:

### **Section 3701: Health Savings Accounts (HSAs) for Telehealth Services**

This allows a high-deductible health plan (HDHP) with a health savings account (HSA) to temporarily cover "telehealth and other remote care services" prior to a patient reaching the deductible, without regard to whether the telehealth services relate to COVID-19. This provision is effective immediately and will last until December 31, 2021.

- An individual can have an HSA qualified HDHP which covers "telehealth and other remote care services" before they've met their deductible, without jeopardizing HSA eligibility.
- Health plans that are HSA qualified HDHPs won't lose that status merely because they cover "telehealth and other remote care services" before deductibles have been met.

### **Section 3702: Over-the-Counter (OTC) Drugs and Medicines without Prescription**

This section includes the following two provisions. These OTC changes are effective for expenses incurred after December 31, 2019. These provisions don't have an expiration date.

1. This law allows patients to use Health Savings Account (HSA), Health Reimbursement Arrangements (HRA) and Flexible Spending Accounts (FSA) funds to purchase over-the-counter (OTC) drugs and medicines, *including those needed in quarantine and social distancing*, without a prescription from a physician.
2. This law also adds feminine hygiene products to the list of eligible over-the-counter items.

### **Important information related to members using their PayFlex debit card for newly eligible OTC items:**

- When paying for eligible items at various locations or online, the purchase is typically "verified as eligible or not" at the point of sale using Inventory Information Approval System (IIAS). Given the new legislation, members should allow time for the debit card system to update. *Updating the card system isn't something PayFlex manages or has control over.*
- If the PayFlex debit card doesn't work at time of purchase, members can pay out of pocket, and request reimbursement from their PayFlex account funds.

Contact a PayFlex Advocate

**1-844-PAYFLEX**

(1-844-729-3539) (TTY: 711)

Monday - Friday, 7:00 am - 7:00 pm (CT)

Saturday, 9:00 am - 2:00 pm (CT)