

# CONGRESS TO DECIDE WHETHER TO EXTEND TELEHEALTH FLEXIBILITY ASKING CONGRESS TO TAKE ACTION TO PROVIDE LOW-COST CARE OPTIONS

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During the pandemic, the Coronavirus Aid, Relief, and Economic Security (CARES) Act provided temporary relief by allowing Health Savings Account (HSA) qualified high-deductible health plans (HDHP) to cover telehealth services before reaching the deductible and without cost sharing. Additionally, it allowed patients to choose and purchase telehealth services outside their HDHP without impacting their eligibility for an HSA. There was a subsequent extension for the flexibility which began in April of this year, but the popular provision is now set to expire at the end of the year.

## **What will happen if there is no Congressional Action?**

Plans covering HSA-eligible individuals would have to require that telehealth services be provided on the same terms as in-person care – which means that the deductible must be met before telehealth can be provided without further charges to the patient. This would create a barrier to care, including mental health treatment. Since health coverage is offered prospectively, this needs to be addressed before 2023.

## **What Action can we take?**

There is already bipartisan, bicameral support in Congress to provide flexibility for plans and employers to offer telehealth pre-deductible in HSA plans (which is evident in the Telehealth Expansion Act of 2021 [H.R. 5981/S. 1704]).

You can contact your legislator and urge them to extend this flexibility as part of a year-end package. The National Association of Health Underwriters (NAHU) has launched a campaign called “Operation Shout” which allows people to use their voice and urge lawmakers to support this effort. You can participate in the campaign here: <https://nahu.quorum.us/campaign/43420/>

In our business, we have seen many clients take advantage of telehealth services not only to reduce their costs but also for convenience when it comes to treating certain conditions that do not require an in-person doctor visit. Therefore, we wanted to let you know about this opportunity to make your voice heard on this issue.

## For More Information

For more information or assistance, please contact our Employee Benefits team at **210-640-1789**, toll-free at **1-888-757-2104**, or **EmployeeBenefits@BFGonline.com**.



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