

March 11, 2020

## IRS Notice 2020-15

This is a follow up to the MMA Trion Special Alert on Coronavirus Testing Benefit Considerations released on Tuesday, March 10, 2020. The Department of Treasury and the Internal Revenue Service (IRS) issued guidance through [IRS Notice 2020-15](#) that allows the coverage of COVID-19 on a first dollar basis without rendering a qualified high deductible health plan (HDHP) ineligible for use with a Health Savings Account (HSA). The full notice is available at: <https://www.irs.gov/pub/irs-drop/n-20-15.pdf>

As noted in the original alert, there were significant concerns on cost being a barrier to treatment and that while the test itself could be covered as preventive, the treatment, including telemedicine, would be subject to any applicable deductible. This assumes that the high deductible health plan satisfies all other requirements under the Internal Revenue Code.

The IRS guidance and exception allows those fully-insured groups and self-funded groups opting to waive costs associated with testing and treatment of Coronavirus to do so without jeopardizing the tax favored status of their HDHP with Health Savings Account Plans. Self-funded groups opting to waive member cost should clearly define what the expansion of treatment at no cost means (i.e. just telemedicine specific to Coronavirus for 90 Days) and if offering more generous coverage (i.e. member cost share waived for all treatment related to Coronavirus) we would suggest that the Stop Loss carrier be consulted to confirm no impact to coverage terms and conditions to avoid any issues.

We will continue to pass along timely updates on the Coronavirus and the impact to Employee Health & Benefits plans.

**Please contact your MMA Trion representative directly with any questions or concerns.**

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