



Five Important Changes to Your Health Coverage Once the COVID-19 Public Health Emergency Ends

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The COVID-19 public health emergency and national emergency are likely to end on May 11, 2023.

This means some of the policies put in place to respond to the public health emergency will conclude. It is important to know that some of these changes can impact your health coverage. Don't worry — if you and your family are covered by your employer's health plan, the Department of Labor's Employee Benefits Security Administration (EBSA) is here to help make sure that you and your family are prepared for the transition out of the public health emergency.

You should contact your health plan for specific changes to your health coverage so that you can understand how and when your health plan intends to implement any changes. You can also [contact EBSA](#) to get help with finding out about the specific changes to your health plan. In general, assuming the public health emergency and national emergency end on May 11, 2023, as expected, you may see the following changes to your health coverage:

1. **COVID-19 diagnostic testing:** *After the end of the COVID-19 public health emergency (starting May 12, 2023), your health plan will no longer be required to cover COVID-19 diagnostic testing (including over-the-counter tests) at no cost to you.* Although plans are encouraged to continue to cover these tests, this means that you may be responsible for payment of all or part of the cost of COVID-19 tests, including over-the-counter COVID-19 tests, you purchase on and after May 12, 2023. Contact your health plan to find out if there will be any changes to coverage for COVID-19 tests.
2. **COVID-19 vaccinations:** While many plans must continue to cover COVID-19 vaccines from an in-network provider at no cost to you, *starting May 12, 2023, your health plan may impose cost sharing if you get a vaccine from a provider that's not in your health plan's network.* Ask your plan which providers are available to provide COVID-19 vaccines at no cost to you.
3. **Deadlines for key health benefit decisions:** During the COVID-19 national emergency, many health plans were required to give you more time to make key decisions about your health coverage. For example, you and your family members had more time to request special enrollment to join your employer's health plan. Special enrollment is a period outside of your normal open enrollment period when you have an opportunity to enroll in the health plan (if you experienced certain types of life events, like getting married, welcoming a new child into your family, etc., and were otherwise eligible for the health plan). You were also allowed to take more time to meet deadlines related to electing and paying for COBRA continuation coverage, as well as to submit claims and appeals to your health plan. Contact your health plan to make sure you understand any new deadlines for your key health benefit decisions.
4. **Telehealth:** During the COVID-19 public health emergency, many health plans expanded coverage of telehealth services. Check with your plan to see if any of these benefits are changing.
5. **Medicaid and CHIP coverage:** If you or your family members currently have health coverage through Medicaid or the Children's Health Insurance Program (CHIP), you may need to take steps to find out if you can continue that coverage. Soon, states will resume Medicaid and CHIP eligibility reviews. This means some people with Medicaid or CHIP coverage could be disenrolled from those programs. However, you may be eligible to buy a health plan through the Health Insurance Marketplace® or your state's Marketplace and get help paying for it. Visit [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) to submit a new or updated Marketplace application to see if you (or other family members) are eligible. You may also be able to request special enrollment into your employer's health plan. Contact your employer or [EBSA](https://www.ebsa.dol.gov) for more information.

It's certainly great news that we are moving forward, out of the public health emergency. EBSA is committed to making sure that you and your family make a safe and informed transition out of the public health emergency. If you have questions, or need help with your health coverage, contact EBSA today for assistance at [askebsa.dol.gov](https://www.askebsa.dol.gov) or 1-866-444-3272.

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