

## THE BENEFIT

**Housing Benefits Plan (HBP) is the medical plan provided to you by your housing authority. It is directed by housing authority Executive Directors from across Southeast and Southwest NAHRO for the benefit of housing authorities.**



**March 2023**

*Please share this with all of your HBP employees, retirees, and COBRA members. Also share with the ED, HR, and Finance.*

### UHC Website Tools

UHC's website has many helpful tools for UHC members. One tool is the UHC Rx look-up tool. It can be found at [www.whyuhc.com/welcome touhc/pharmacy-benefits](http://www.whyuhc.com/welcome touhc/pharmacy-benefits). You can view covered medications, prescription tier, and coverage details.

Another tool is the Preventive Care tool. It can be found at [www.uhc.com/health-and-wellness/preventive-care](http://www.uhc.com/health-and-wellness/preventive-care). You can get a Preventive Care checklist based on age and gender and Preventive Guidelines are linked at the bottom of the page. These tools are included as attachments.

Also, UHC is creating a monthly engagement toolkit offering resources and content on relevant topics and trends to support the health and well-being of your employees.

The February engagement toolkit focuses on youth mental health and is now available. Employees can find information on common parenting concerns, tips for managing stress, help identifying if a child has an eating disorder, and more.

The March engagement toolkit offers resources and content on topics related to Taking Care of Yourself. Employees can find information on why self-care is so important to their own health, practical tips on achieving it, and more. Please see attached flyer which contains a link to [View toolkit](#) to access February's and March's toolkit. The organization's [liveandworkwell.com](http://liveandworkwell.com) (LAWW) access code is **UHC**.

### COVID-19

#### Public Health Emergency (PHE)



The U. S. Federal government has confirmed the COVID-19 Public Health Emergency (PHE) will end May 11, 2023. UnitedHealthcare has been planning for this change and reviewing recent guidance from the government agencies on how the end of the PHE affects COVID-19 vaccines,

testing and treatments. Please see attachment for UnitedHealthcare's standard approach to COVID-19 vaccines, Over-the-Counter (OTC) tests, surveillance testing, COVID-19 lab-based testing, COVID-19 treatment, Telehealth, Virtual Visits, and other information.



#### Vote for Webinar Topics

Each HA will get to cast 1 vote for up to 5 webinar topics for 2023. The email to vote will go out soon.

### COVID-19 Resources

Click on the link for the **most current UHC COVID-19 information**. <https://www.uhc.com/health-and-wellness/health-topics/covid-19> Visit [www.myuhc.com/covid](http://www.myuhc.com/covid) for **up-to-date plan and benefit information**.

The HBP website at [www.housingbp.com](http://www.housingbp.com) provides more information and helpful links. Questions or comments? Email us at [hbp@callhsa.com](mailto:hbp@callhsa.com) or call 1-800-288-7623, option 5.

### March's Health Tips

March's Health Observance is National Nutrition and Colorectal Cancer Awareness Month. A person's diet is an essential component of their current and future state of wellness. Eating a healthier diet may decrease the risk of getting diabetes, increase energy levels, improve heart health and help with weight management. Please see attachments for more information regarding, nutrition, mindful eating, and dietary guidelines.

Our colon is a part of the digestive system that helps absorb water and minerals and eliminate waste. The colon is an essential part of our system. Colon cancer is a type of cancer that begins in the large intestine (colon) and typically affects older adults, though it can happen at any age. Please see attachment regarding colon cancer.

The attachment also includes the Rally Mission of the Month –Stock up on healthy foods. Rally is available at no additional cost to members as part of their health plan benefits with UnitedHealthcare.

### Upcoming Conferences

The Marketing Team will be attending the following conferences as a vendor and would love for you to come by our booth and say "hi".

**April 3-6, 2023** MO NAHRO  
Lake of the Ozarks, MO

**April 11-13, 2023** AR NAHRO  
North Little Rock, AR

**April 11-13, 2023** TX NAHRO  
Corpus Christi, TX

**April 18-20, 2023** KS/OK NAHRO  
Oklahoma City, OK

# Health tip: Everyday nutrition



A person's diet is an essential component of their current and future state of well-being. Healthy eating has many benefits. Eating a healthier diet may decrease the risk of getting diabetes, increase energy levels, improve heart health and help with weight management.<sup>1</sup>

## Healthy eating tips

Although there are countless "diets" and differing food philosophies, most will agree on some basic healthy eating habits. Some healthy eating tips include:

- Eating at regular intervals
- Eating a variety of foods
- Aiming for balanced meals
- Drinking water regularly and abundantly
- Including a lot of vegetables and moderate amounts of fruits in many colors

A healthier diet should provide adequate nutrients, including micronutrients and macronutrients. Micronutrients include vitamins and minerals that the body requires in smaller amounts and must be acquired from one's diet. Macronutrients are large and visible to the eye and are needed in larger quantities. Macronutrients include fats, proteins and carbohydrates, and are responsible for creating energy and building up the body's cells.

## The quality of the nutrients is important

Examples of high quality carbohydrates include: Starchy vegetables such as yams, sweet potatoes, winter squash, etc. beans and legumes; and whole grains.

High quality protein sources include: grass-fed meat (sparingly), skinless poultry, wild caught fish and seafood, eggs, tofu, tempeh, cottage cheese and yogurt.

When it comes to fats, they are not created equal. Certain fats are beneficial and important to health such as olive oil, avocados, nuts and seeds, fatty fish and coconut. Other fats may be harmful to your health and should be limited. These include as highly processed vegetable oils, soybean and corn oil, margarine, shortening and saturated animal fats.



## The importance of water

Although not categorized as a micronutrient or macronutrient, water is vital for the body to function properly. Our bodies are made up of 50% to 60% water and states of dehydration, and even suboptimal hydration, may lead to symptoms such as fatigue, constipation, dry skin and brain fog.

A person's hydration needs vary depending on many factors; however, a good rule of thumb is to drink  $\frac{1}{2}$  your body weight in ounces. For example, if you weigh 150 lbs., you should aim to consume 75 ounces of water or more each day.

## Understanding portion sizes

Eating healthier is the goal; however, the portions of healthier foods are also important, especially for weight loss and maintenance. Calorie counting may be tedious and is not an exact science. A better strategy may be to use visual representations to ensure proper portions. Examples include:

- Fist = 1 cup, use for vegetables
- Deck of cards or computer mouse = 3 to 4 ounces, use for protein
- Tennis ball = ½ cup, use for grains such as rice or starchy carbohydrates such as potatoes
- Cupped handful = 1 ounce, use for nuts
- Tip of thumb = 1 tablespoon fat, use for butter or oil

Using smaller serving dishes may also help ensure proper portion sizes. Eating from a salad plate instead of a larger plate will help manage your portion sizes.

Another area to consider when eating healthier is to ensure you are eating a balanced diet. Load your plate with a lean protein source, a complex carbohydrate and a healthy fat source; additionally, load up on colorful fruits and veggies. When considering fruits and vegetables, more is always better. Fruits and veggies are powerful allies in maintaining health. Consumption of fruits and veggies may help to prevent cancer, decrease oxidative stress, maintain a healthy heart and promote a healthier weight.<sup>2</sup>

A healthier diet does not occur overnight. Focus on making better choices bite by bite, day by day, and you may be on your way to a healthier diet and lifestyle!



Sources:

<sup>1</sup> National Institute of Diabetes and Digestive and Kidney Diseases, Diabetes Diet, Eating, & Physical Activity, <https://www.niddk.nih.gov/health-information/diabetes/overview/diet-eating-physical-activity>, accessed August 2021.

<sup>2</sup> Fruit and Vegetable Consumption, National Cancer Institute, [https://www.progressreport.cancer.gov/prevention/fruit\\_vegetable](https://www.progressreport.cancer.gov/prevention/fruit_vegetable), accessed August 2021.

This information is for general informational purposes only and is not intended nor should be construed as medical advice. Individuals should consult an appropriate medical professional to determine what may be right for them.

# Health tip: Mindful eating



Mindfulness is the practice of paying attention, deliberately and non-judgmentally. With practice, mindfulness may cultivate the possibility of freeing yourself of reactive, habitual patterns of thinking, feeling and acting. This practice can be applied to any area of your life; applying these principles to eating may allow for an improved relationship with food.

Mindful Eating helps remove judgment surrounding your food choices, encouraging for individuality within your choices. Bringing awareness to the here and now can allow for presence and attention to the eating experience and to your hunger and satiety cues. In this process, **YOU** are the expert, making choices from a place of inner guidance vs. external cues. Mindfulness may help you move from unconscious, reactive behaviors to awareness, which can be the first step in making a positive change.<sup>1</sup>

## Mindful eating encourages questions<sup>2</sup>

- Why do I eat?
- When do I eat?
- What do I eat?
- How do I eat?
- How much do I eat?
- Where do I eat?

## Mindful eating tips<sup>1</sup>

- Purchasing single portion foods
- Eating on smaller plates
- Awareness of triggers
- Placing unhealthy foods out of sight

## Creating a personal hunger scale<sup>1</sup>

Creating a personal hunger scale ranging from 0 (the most hungry) to 10 (the least hungry) and becoming aware of what a 0 feels like physically when you're extremely hungry and what a 10 feels like may provide you with valuable information to guide the eating process.

## Mindfulness techniques

- Taking smaller bites
- Putting down your utensils in between bites
- Setting a timer for 20 minutes to slow down the eating process
- Treating the meal as a self-care ritual



Research supports mindful eating interventions for binge eating, emotional eating, and for diabetes management.<sup>1</sup>



Mindful eating is an art and skill which may become easier and more natural the more it is practiced. Having patience and compassion is key.



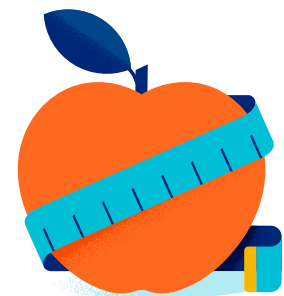
<sup>1</sup> Today's Dietician: Mindful Eating—Studies Show This Concept Can Help Clients Lose Weight and Better Manage Chronic Disease; Vol. 15 No. 3; <https://www.todaysdietitian.com/newarchives/030413p42.shtml> accessed March 2021.

<sup>2</sup> *Eat What You Love, Love What You Eat* by Michelle May, M.D. (2009).

The information in this educational tool does not substitute for the medical advice, diagnosis or treatment of your physician. Always seek the help of your physician or qualified health provider for any questions you may have regarding your medical condition.

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# Health tip: Dietary Guidelines



The food and beverages you choose to consume may have a large impact on your overall health status. With the assistance of dietary research since the 1980’s, it has been found that enjoying a healthier dietary pattern may not only help you achieve and maintain good health, but also help reduce the risk of having a chronic disease throughout all stages of life. Recently, diet-related chronic disease rates have risen to concerning levels and continue to be a major public health initiative.<sup>2</sup>

With that being said, the U. S. Department of Health and Human Services and the U. S. Department of Agriculture publish dietary guidelines every 5 years. These guidelines reflect advancements in scientific knowledge and may help Americans make healthier choices in their daily lives to help prevent chronic diseases and enjoy healthier eating habits.<sup>1</sup>

It is recommended by the Office of Disease Prevention and Health Promotion to consume a healthier eating pattern that accounts for all foods and beverages within an appropriate calorie level.<sup>1</sup> Following these dietary guidelines, in conjunction with regular physical activity, may help with weight loss or weight management, chronic disease reduction, and supports an overall healthier lifestyle.<sup>2</sup>

### Did you know?

1/2 of all American adults have one or more preventable diseases related to poor eating and physical inactivity.<sup>1</sup>

#### Examples include:

- Cardiovascular disease
- High blood pressure
- Type 2 diabetes
- Some cancers
- Poor bone health

### Sources of Nutrition

(recommendations may vary by age, gender, and activity level)<sup>1, 3</sup>

Fruits	Vegetables	Grains	Dairy	Protein
<ul style="list-style-type: none"><li>• Any fruit or 100% fruit juice counts as part of the fruit group. Fruits may be fresh, canned, frozen, or dried, and may be whole, cut-up, or pureed.</li><li>• 1 cup of fruit or 100% fruit juice, or ½ cup of dried fruit can be considered as 1 cup from the fruit group.</li></ul>	<ul style="list-style-type: none"><li>• Any vegetable or 100% vegetable juice counts as a member of the vegetable group. Vegetables may be raw or cooked; fresh, frozen, canned, or dried/dehydrated; and may be whole, cut-up, or mashed.</li><li>• Based on their nutrient content, vegetables are organized into five subgroups: dark-green vegetables, starchy vegetables, red and orange vegetables, beans and peas, and other vegetables.</li></ul>	<ul style="list-style-type: none"><li>• Any food made from wheat, rice, oats, cornmeal, barley, or another cereal grain is a grain product.</li><li>• Grains are divided into 2 subgroups, whole grains and refined grains.</li><li>• At least half of all the grains eaten should be whole grains.</li></ul>	<ul style="list-style-type: none"><li>• All fluid milk products, many foods made from milk, and foods made from milk that retain their calcium content are considered part of this food group.</li><li>• Foods made from milk that have little to no calcium, such as cream cheese, cream, and butter, are not part of this group.</li><li>• Most dairy group choices should be fat-free or low-fat.</li></ul>	<ul style="list-style-type: none"><li>• All foods made from meat, poultry, seafood, beans and peas, eggs, processed soy products, nuts, and seeds are considered part of the protein group.</li><li>• Meat and poultry choices should be lean or low-fat.</li><li>• Vegetarian options include beans and peas, processed soy products, and nuts and seeds.</li></ul>



### **A healthier eating pattern includes:**

- A variety of vegetables from all subgroups such as dark green, red and orange, legumes (beans and peas), and starches
- Fruits, especially whole fruits
- Grains, at least half of which are whole grains
- Fat-free or low-fat dairy, including milk, yogurt, cheese, and/or fortified soy beverages
- A variety of protein foods, including seafood, lean meats and poultry, eggs, legumes, nuts, seeds, and soy products



<sup>1</sup> Office of Disease Prevention and Health Promotion, <https://health.gov/our-work/nutrition-physical-activity/dietary-guidelines/about-dietary-guidelines>, accessed August 2021.

<sup>2</sup> Dietary Guidelines for Americans, [https://www.dietaryguidelines.gov/sites/default/files/2020-12/Dietary\\_Guidelines\\_for\\_Americans\\_2020-2025.pdf](https://www.dietaryguidelines.gov/sites/default/files/2020-12/Dietary_Guidelines_for_Americans_2020-2025.pdf), accessed August 2021.

<sup>3</sup> United States Department of Agriculture, <https://www.myplate.gov/eat-healthy/fruits>, <https://www.myplate.gov/eat-healthy/vegetables>, <https://www.myplate.gov/eat-healthy/grains>, <https://www.myplate.gov/eat-healthy/dairy>, <https://www.myplate.gov/eat-healthy/protein-foods>, accessed August 2021.

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# Understanding colorectal (colon) cancer

Our gut has been getting a lot of attention in recent years. It's a powerful, complicated system that can easily get out of balance. Nutrition, stress and lifestyle habits all help play an important



role in our gut health. Speaking of important roles, our colon (large intestine) is a part of the digestive system that helps absorb water and minerals and eliminate waste. The colon is an essential part of our system. But, if cells grow abnormally in the colon or rectum, [colon polyps](#) may form. And, depending on the type of polyp, it might turn into colorectal cancer (colon cancer) over time (usually many years). <sup>1, 2</sup>

## What are the types of colon cancer?

Most colon cancers are called adenocarcinomas. These tumors start in the cells that make mucus to lubricate the inside of the colon and rectum. [Other types of colon cancers](#) [🔗](#) exist but are rare. They include: <sup>3</sup>

- Carcinoid tumors
- Gastrointestinal stromal tumors
- Lymphomas
- Sarcomas

## How is colon cancer diagnosed?

Did you know a polyp may take up to 15 years before it turns into cancer? Regular screenings may help spot polyps early and could even help prevent them from turning into cancer. So, even if you don't have symptoms, you may want to consider getting regular colon cancer screenings once you turn 50. (Some experts say 45.) If you have any risk factors (read on to learn about these), talk to your doctor about getting screened before you turn 50 years old.<sup>4, 5</sup>

## What are common colon cancer screenings?

Here's a little bit about [each type of colon cancer screening](#). Be sure to talk with your doctor about which one may be right for you.<sup>6</sup>

- **Stool test:** There are three types of stool tests. The guaiac-based fecal occult blood test and fecal immunochemical test both check for blood in your stool (blood could be an indicator that there's a polyp or cancer). Both kinds of tests are done once a year. The stool DNA test checks for actual cancer cells in the stool and is done every 1 or 3 years.
- **Flexible sigmoidoscopy:** Your doctor inserts a little lighted tube into your rectum and lower part of the colon to check for polyps or cancer. This is done every 5 years (or every 10, along with that stool DNA test mentioned above).
- **Colonoscopy:** This is like the flexible sigmoidoscopy, but it checks the rectum and the *whole* colon. During a colonoscopy, the doctor may remove anything suspicious. This screening is done every 10 years for people at average risk. It can also be a follow-up test if something concerning is found in one of the screenings listed above.
- **Virtual colonoscopy:** This uses X-rays and computers to create images of your colon for the doctor to analyze. This one is done every 5 years.

The test you choose may depend on your health, risk factors and personal comfort level with getting screened. The important thing is to talk to your doctor who can help you pick one — and have it done regularly.

## What are signs and symptoms of colon cancer?

Recognizing the signs and symptoms of colon cancer may be tricky because they may be caused by something unrelated. That's the nature of our delicate digestive system. It's important to pay attention to how your gut is functioning because it might be trying to tell you something. Here's a list of symptoms that colon cancer might cause:<sup>7</sup>





- Diarrhea, constipation or change in bowel movements
- Rectal bleeding or bloody stool
- Constant abdominal pain or cramps
- Feeling like your bowel doesn't empty all the way
- Weakness or fatigue
- Unexplained weight loss

Keep in mind, early stages of colon cancer may likely not cause any symptoms at all. But, if any of these sounds familiar, schedule a visit with your doctor right away.

### Am I at risk for colon cancer?

Most people have about a 4% chance of being diagnosed with colon cancer in their lifetime (men 4.4% and women 4.1%). However, the rate of diagnosis continues to drop because more people are getting screened and making lifestyle changes that lower their risk.<sup>8, 9</sup> The list below shows which factors might increase your risk for colon cancer.<sup>10</sup>

- **Poor health:** Diabetes, obesity, smoking, alcohol, inactivity and [diet](#)  all may play a crucial role in your chances for getting colon cancer. The good news? These are all things [you can change](#) ! Talk with your doctor about lifestyle habits to help lower your risk.
- **Older age:** The majority of cases happen in people 50 or older.
- **Race:** African-Americans have a greater chance of getting colon cancer.
- **Personal and family history:** If you or a close family member has been diagnosed, you're more likely to develop it (or get it again).
- **Previous radiation treatment:** If you've had radiation therapy around the abdomen, your chances may go up.
- **Inflammatory intestinal conditions:** Conditions like ulcerative colitis and Chron's disease may increase your risk.
- **Inherited syndromes:** Certain gene mutations form syndromes that increase your risk. The most common are familial adenomatous polyposis and [Lynch syndrome](#). Just a small number of cases are linked to these.

It's important to know all your risk factors, even the ones you may not be able to do anything about. This list started with the factors you can change for a reason — to motivate you in

taking control of your health.

## How is colon cancer treated?

There are a number of different treatment options. The cancer's [stage](#) and location may help determine which treatment (or combination of treatments) may be best for you.<sup>10</sup>

- **Surgery:** This is the most common treatment for colon cancer. For early (and small) cancers, you might have the polyps removed during surgery or your colonoscopy. More advanced cancers that have spread might require part of your colon or surrounding lymph nodes to be removed.
- **Radiation:** This might be used to kill cancer cells or help shrink a big tumor before surgery (that makes it easier to remove).
- **Chemotherapy:** Chemo(therapy) drugs help kill cancer cells. Chemotherapy is often used after surgery that's been done to remove advanced tumors. It helps kill any remaining cancer cells and lowers the risk of your cancer coming back.
- **Immunotherapy:** This approach works a little like a vaccine — but for colon cancer. It may help your body recognize and fight off cancer cells.

There's no single right treatment approach for colon cancer. Each person's journey is different. Be sure to have a conversation with your doctor and care team about the pros and cons of each option and do your own research so you're comfortable with the plan you pick.

## Who should I see if I'm concerned about colon cancer?

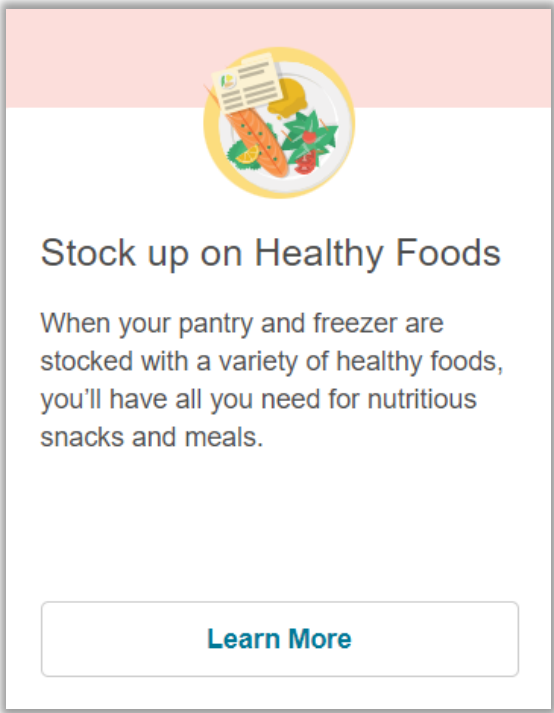
If you think you might have symptoms of colon cancer, or you're concerned about your risk level, schedule a visit with your primary care provider (the doctor or provider you might see for your yearly physical). Bring a list of your symptoms, family history and any questions you want answered. If your doctor thinks you may have signs of colon cancer, he or she may order one or more of those tests we mentioned above. Or, you might be referred a [gastroenterologist](#). (Your body could be telling you that your gut just needs a little extra care.) If your test results show signs of cancer, you'll likely be referred to an [oncologist](#) to discuss further tests and treatment options.<sup>11</sup>

# Member Educational Materials for March

## Rally Mission of the Month: Stock up on healthy foods

Rally Missions may help support members in taking small steps to live healthier lives. Consider promoting this month’s Rally Mission, **Stock up on healthy foods**.

Rally is available at no additional cost to members as part of their health plan benefits with UnitedHealthcare. Use the Rally Member Flier [linked below](#) to help promote Rally to members.



Rally member flier





# Learn about your pharmacy plan

Medications can play a vital role in maintaining your health. UnitedHealthcare is committed to helping you get the most out of your prescription medication benefit. Together with Optum Rx®, we provide safe, easy and cost-effective ways for you to get the medications you need.

## Find covered medications

The UnitedHealthcare Prescription Drug List (PDL) includes most brand and generic prescription medications approved by the U.S. Food and Drug Administration (FDA). Medications are placed in “tiers” based on our conclusions about their overall value. Tier 1 is the lowest-cost tier option. When selecting a medication, you and your doctor should use the PDL to see if a Tier 1 (lowest cost) option is right for you.

1. Visit [whyuhc.com/welcometouhc/pharmacy-benefits](https://www.whyuhc.com/welcometouhc/pharmacy-benefits)
2. Scroll down to **Find your medications**
3. Click on
4. Enter a drug name to see:
  - Prescription tier
  - If Prior Authorizations and/or Step Therapy are required
  - Other medications in the same therapeutic class and subclass by clicking on **Coverage Details**

Visit [whyuhc.com/welcometouhc/pharmacy-benefits](https://www.whyuhc.com/welcometouhc/pharmacy-benefits) or sign in to [myuhc.com](https://www.myuhc.com) > Pharmacies & Prescriptions to learn more.

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# The importance of preventive health care

A yearly wellness exam is a good way to make sure everything checks out. Checking in on your health and getting recommended preventive care may help paint a more accurate picture of your overall health. That's one of the many reasons that preventive care is important.

## Keep up on preventive care

Preventive care — such as routine wellness exams and certain recommended screenings and immunizations — is covered by most of our plans at no additional cost when you see network providers. A preventive care visit may be a good time to help establish your relationship and create a connection for future medical services.

Find your age/gender recommended preventive care checklist, access current preventive care guidelines and more at [uhc.com/health-and-wellness/preventive-care](https://uhc.com/health-and-wellness/preventive-care).



### Get a preventive care checklist

Wondering what to expect at your appointment? Use the form below to see a checklist of common tests and screenings for your age and gender.

Age:

 Years ▼

Gender:

☐ Male ☐ Female

Create checklist

Visit [uhc.com/health-and-wellness/preventive-care](https://uhc.com/health-and-wellness/preventive-care) or sign in to [myuhc.com](https://myuhc.com)® to learn more.

United  
Healthcare

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.

# Taking care of yourself

Talking about self-care is trendy, but it's also crucial to a person's health and well-being. This month, learn why taking care of yourself is so important and proactive measures you can take to achieve it.

## Included in this month's engagement toolkit you will find:

How to create a “not to do” list to set healthy boundaries

Training on self-care and how small changes create positive results

5-minute stretching video to de-stress

Article for caregivers with tips to take care of yourself

[View toolkit](#)

## What to expect each month:



**Latest topics** – Connect with up-to-date content that focuses on a new topic every month



**More resources** – Get access to additional resources and self-help tools



**Content Library** – Continued access to your favorite content



**Support for everyone** – Share toolkits with those you may think find the information meaningful

\* WHO, “Adolescent Mental Health.” <https://www.who.int/news-room/fact-sheets/detail/adolescent-mental-health> Accessed Nov. 3, 2022

**Optum**





## COVID-19 and End of Public Health Emergency Update

The federal government confirmed May 11, 2023, as the end of the Public Health Emergency (PHE). UnitedHealthcare has been planning for this change and reviewing recent guidance from the government agencies on how the end of the PHE affects COVID-19 vaccines, testing and treatments.

### UnitedHealthcare standard approach to coverage

UnitedHealthcare standard approach for COVID-19 vaccines, testing, treatment, and telehealth for fully insured and self-funded is as follows:

**COVID-19 vaccines** — Cover ACIP recommended and CDC adopted COVID-19 vaccine and booster serum and administration as part of preventive benefits at zero-dollar cost share, when in network.

**Over-the-Counter (OTC) tests** — No medical or pharmacy coverage of OTC COVID-19 tests for dates of service starting after May 11, 2023 unless mandated by state regulatory requirements. Members may use their account plans, such as Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA) to purchase OTC tests.

**Surveillance testing** — No coverage of in- or out-of-network surveillance testing.

**COVID-19 lab-based testing** — Coverage of FDA approved or authorized physician or health care provider (e.g., pharmacist, nurse, or doctor) ordered lab COVID-19 tests in accordance with the member's standard medical plan benefit.

**COVID-19 treatment** — Coverage for FDA approved or authorized COVID-19 treatments, including Paxlovid and molnupiravir (Lagevrio), in accordance with a member's standard plan benefits.

**Telehealth** — Coverage for telehealth visits in accordance with the member's standard medical plan benefit for in & out of network (subject to cost share). Includes medical and behavioral telehealth services.

**Virtual Visits** — Coverage for virtual visits in accordance with the member's standard medical plan benefit, including medical and behavioral.

**Note:** State guidance may result in variance from UnitedHealthcare coverage.

UnitedHealthcare recommends self-funded customers follow the standard coverage.

### The post-PHE standard approach accomplishes the following goals:

- Supports return to normal plan benefits in a timely and consistent manner
- Aligns with commonly acceptable coverage for similar services
- Reduces variability and member confusion
- Provides consistent communication and supports timely payment for providers

If you want to discuss this further, please contact Phillip Edwards at [phillip\\_l\\_edwards@uhc.com](mailto:phillip_l_edwards@uhc.com) as soon as possible.

If you have questions on coverage, taxes, mandates, or mental health parity, please consult with your counsel or tax advisor.