

What You Need to Know about Coronavirus (COVID-19)

By *Ashley Dillingham, J.D.*
Compliance & HR Manager

What is the coronavirus (COVID-19)?

COVID-19 is a specific strain of coronavirus that causes respiratory illness. The main symptoms of COVID-19 are:

- Fever;
- Cough; and
- Shortness of breath.

The [Center for Disease Control & Prevention \(CDC\)](#) recommends that people, who are symptomatic and believe they may be infected with COVID-19, take the following precautions:

- Stay home (except to receive medical care);
- Limit interactions with other people and pets; and
- Contact a healthcare provider before visiting a doctor's office or hospital to alert them that you may have COVID-19.

BRSi's Business Continuity Plan

As COVID-19 continues to spread, BRSi has developed a business continuity plan to ensure that our business operations continue as usual. Currently, we are taking extra precautions to monitor our employees—particularly those that have been traveling or plan to travel in the upcoming weeks. Fortunately, both our Michigan and Florida offices are able to operate remotely for long periods of time if necessary. As a result, we do not anticipate any interruptions or delays in our business operations due to coronavirus at this time.

Frequently Asked Questions

1.) Are all health insurance providers covering the cost of the COVID-19 test? Most health insurance providers are covering the cost of the COVID-19 test but we recommend that you check with your health insurance provider to determine how the COVID-19 test will be covered. You may also contact me directly for assistance.

2.) If my health insurance provider is covering the cost of the COVID-19 test, how will this affect HSA eligibility? The IRS recently issued [guidance](#) that allows the COVID-19 test to be provided at no cost without it being considered "disqualifying coverage." So, HSA contribution eligibility will not be affected if plan participants receive the COVID-19 test at no cost.

3.) If our medical plan is self-funded, are we required to cover the cost of the COVID-19 test? No. Self-insured plans are allowed to "opt out" of covering the COVID-19 test at no cost. If you have a self-funded plan and do not want to cover the cost of the COVID-19 test, we recommend you contact your carrier or TPA. Again, you are welcome to contact me directly for further assistance.

4.) If an employee is quarantined, do they qualify for Short-Term Disability (STD)? Whether or not an employee who is quarantined will qualify for STD will depend on whether or not the employee satisfies the definition of "disabled" included in the language of your STD plan. In many cases, specifically when an employee is quarantined but not sick or disabled, it is likely that the employee will not qualify for STD. Your STD provider will make these determinations on a case by case basis. We recommend reviewing your STD plan (specifically the definition of "disability"). Please note: the final determination will be made by each carrier based on your individual contract.

Benefit Review Services, Inc.
43370 Mound Road
Sterling Heights, MI 48314
586.997.1700
www.brsibenefits.com

816 9th Street SW
Vero Beach, FL 32962
772.257.5439



To view all articles, click [here](#).

5.) Are new employees or part-time employees, who are not eligible for medical coverage, able to receive the COVID-19 test at no cost? If your health insurance provider is covering the COVID-19 test at no cost, only participants enrolled in the plan are eligible to receive the test at no cost. These employees may want to contact their local health department to determine whether free tests will be provided .

6.) Are quarantined employees eligible to take FMLA or ADA leave? Employees who are quarantined and showing symptoms or have tested positive for COVID-19 will likely qualify for unpaid leave under the FMLA and ADA. Employees who are self-quarantined, without any symptoms but are unable to work remotely due to their job position, will likely not qualify for FMLA or ADA leave. We recommend consulting legal counsel when handling issues of FMLA and ADA leave.

7.) What should I do if one of my employees tests positive for COVID-19? We recommend that you contact your local and/or state health department as soon as possible. The health department will provide you with assistance in properly handling this situation.

8.) Should we recommend that all employees get tested for COVID-19? No. Currently, the CDC recommends that only people who are showing symptoms and/or have come into contact with someone with COVID-19 contact a health physician to inquire about testing.

CDC Recommended Best Practices for Employers

The CDC has released specific information tailored to businesses to help employers navigate the spread of COVID-19. To access this information, visit the CDC's website using the following link: [Resources for Businesses and Employers](#)

CDC Recommended Strategies that can be Implemented Immediately:

- Encourage sick employees to stay home until they are no longer symptomatic.
- Allow employees who have been traveling to work remotely and self-quarantine if possible.
- Practice routine environmental cleanings—focusing on “high-touch” areas.
- Develop a business plan to address how a mass quarantine will be handled (especially if working remotely is not possible).

Additional Resources:

- [COVID-19 & FMLA \(U.S. Department of Labor\)](#)
- [COVID-19 & ADA \(EEOC\)](#)
- [Preparing Workplaces for COVID-19 \(OSHA\)](#)
- [General COVID-19 Updates \(World Health Organization\)](#)

Please do not hesitate to contact me at adillingham@benefitreview.com with any questions or concerns.

Disclaimer: This Compliance Alert is for informational purposes only. It is not intended to be exhaustive and should not be construed as or substituted for legal or tax advice. Please consult with legal counsel or a tax advisor for further guidance.

Benefit Review Services, Inc.

43370 Mound Road
Sterling Heights, MI 48314
586.997.1700
www.brsibenefits.com

816 9th Street SW
Vero Beach, FL 32962
772.257.5439



To view all articles, click [here](#).