

## COVID-19 Public Policy Statement

March 23, 2020, 12:00pm PT

The COVID-19 pandemic is an unprecedented threat to the nation's health and economy. According to a recent [analysis](#) by Covered California, 2021 premium increases in the commercial markets could be 40 percent or more due to the increased costs of COVID-19. PBGH is committed to working with its Members to ensure that their immediate needs are met with regard to health benefits for their employees and families. At the same time, we support federal and state government action to address the threats to public health and the economy. Our policy priorities and positions are focused on steps that will improve the quality and affordability of the U.S. health care system – the core elements of PBGH's mission.

As Congress develops a stimulus bill, we support the following key elements:

- **Surprise billing** – There are no protections against surprise billing in the current Senate bill; this is serious risk for COVID-19 patients. *Our position: we support limits on surprise billing for COVID-19 patients, and ideally for all patients. Per our long-standing position, the prices paid to providers in these situations should be based on a local, market-based benchmark.*
- **Prices for vaccines and preventive services** – The Senate bill would require COVID-19 vaccines and preventive services to be covered at 100%, but there are no limits on the prices charged to insurers or self-insured employers. This leaves self-insured employers vulnerable to high prices for these services. *Our position: We support limits on prices for COVID-19 vaccines and preventive services.*
- **Price gouging** -- There's a potential danger of some suppliers and providers raising prices dramatically for tests, supplies (masks, PPEs, ventilators), drugs, treatments and hospital services generally. We know that there will be big increases in utilization due to COVID-19, thereby increasing the costs for health benefits. We must ensure that this is not compounded by bad actors who might use the current crisis to increase prices. *Our position: we support strong protections against price gouging.*
- **Primary care** – The Senate bill includes a provision encouraging the use of “direct primary care”. We believe that the primary care system must be maintained and strengthened to deal with the current crisis. *Our position: we support the expanded use of primary care, including direct primary care, in response to the COVID-19 crisis.*
- **Telehealth** – The IRS recently issued guidance on the use of Health Savings Account funds in High-Deductible Health Plans, which allows the provision of health benefits associated with testing for and treatment of COVID-19 without a deductible. *Our position: We applaud the new IRS guidance, and we encourage Congress to include this in current legislation.*

This situation is very fluid, and we will update our policy positions as events unfold. If you have any questions or comments about PBGH's policy priorities or positions, please contact Bill Kramer, Executive Director for Health Policy, at [wkramer@pbgh.org](mailto:wkramer@pbgh.org), or Shawn Gremminger, Director of Health Policy, at [sgremminger@pbgh.org](mailto:sgremminger@pbgh.org).