



COVID-19 & Navigating Risk

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Strategic BENEFIT
ADVISORS
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Discussion Topics

1

**Clinical and Medical
Response Update**

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2

**Additional
COVID-19 FAQs**

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3

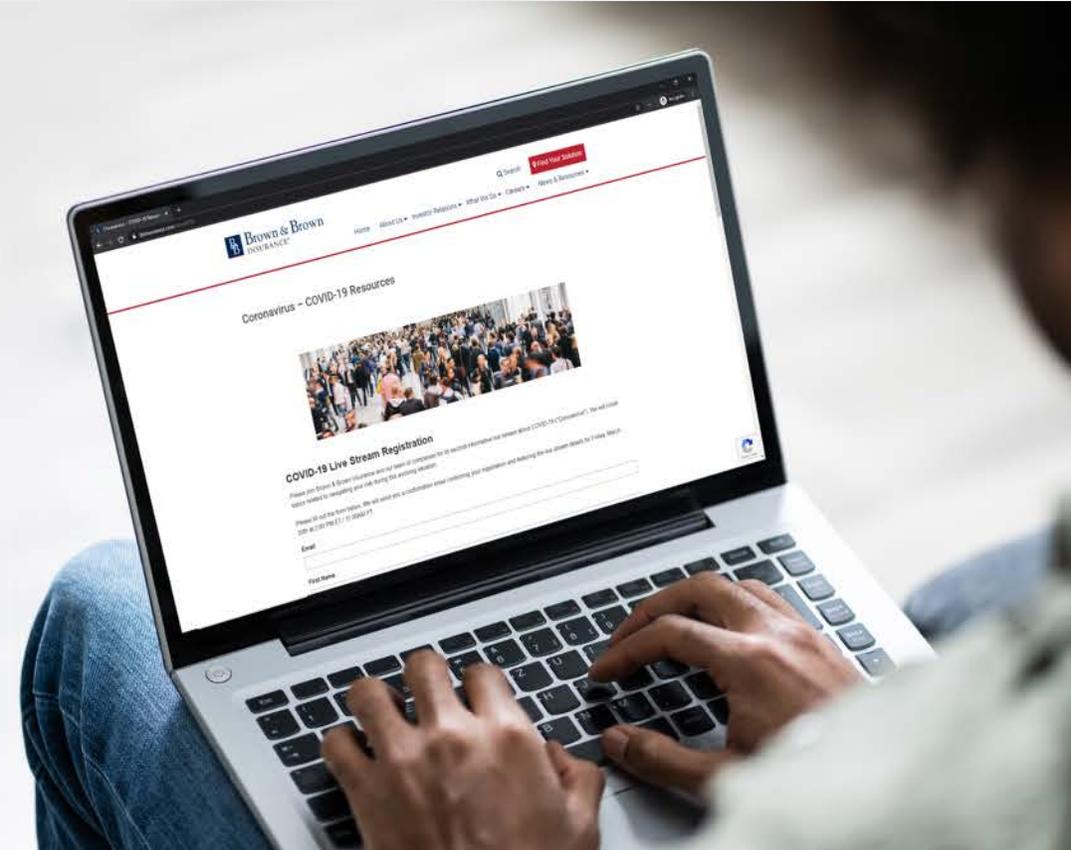
**Hurricane Preparedness
During the Pandemic**

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How We Can Support

Brown & Brown COVID-19 Resource Center

- Find more information on other insurance implications at bbinsurance.com/covid19
- Resource Links:
 - WHO - www.who.int/health-topics/coronavirus
 - CDC - www.cdc.gov/coronavirus/2019-ncov/index.html
 - National Business Group on Health - <https://www.businessgrouphealth.org/topics/blog/the-evolving-situation-of-coronavirus-what-we-know-and-what-we-dont>
 - OSHA – www.osha.gov



Brown & Brown Relief Center

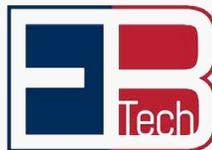
Available to Anyone in Need

Online Portal with Access to Discounts On:

- Health and Behavioral Health Services
- Family Care and Child Learning
- Financial Wellness offered by Prudential
- Discounts & Rewards
- Quarantine Relief
- Play Over Time
- Easter Deals
- Local Deals
- Newest
- Most Popular
- Brands
- Pet Care
- Home and Home Office Discounts
- Food and Food Delivery Services
- General Household and Office Supplies



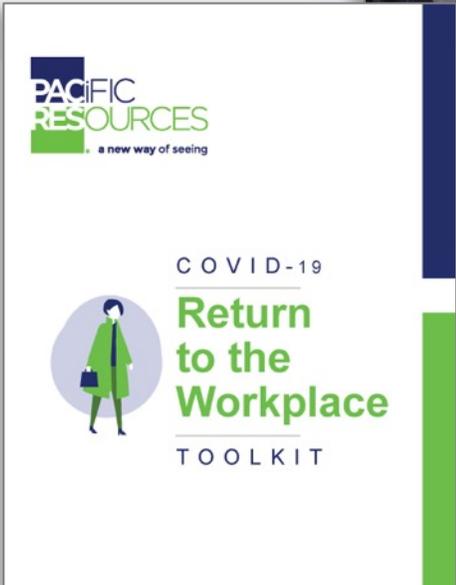
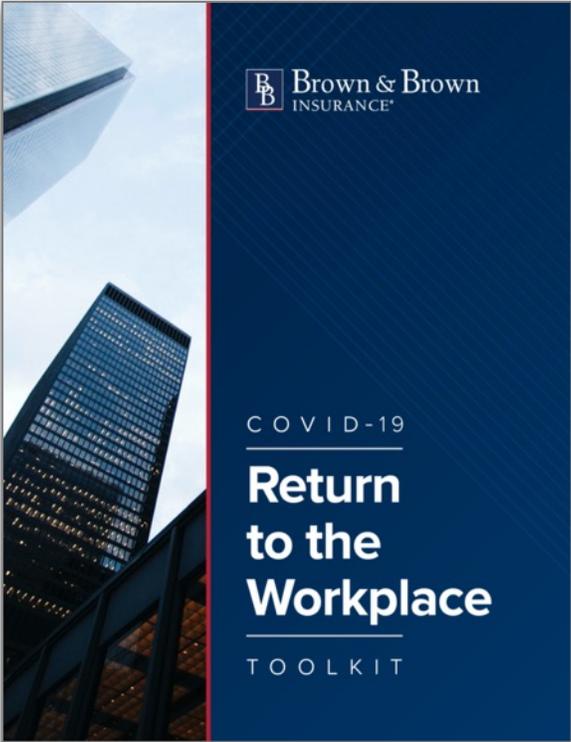
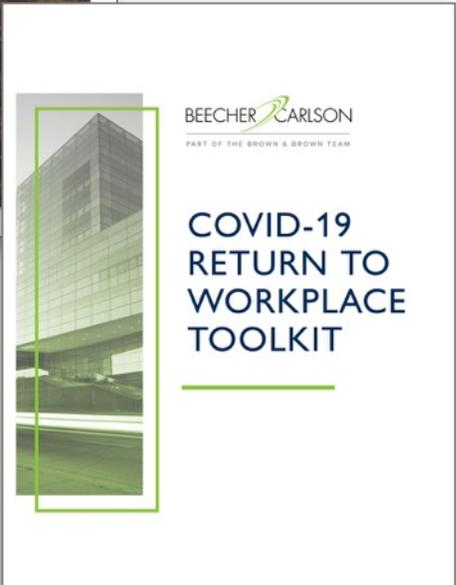
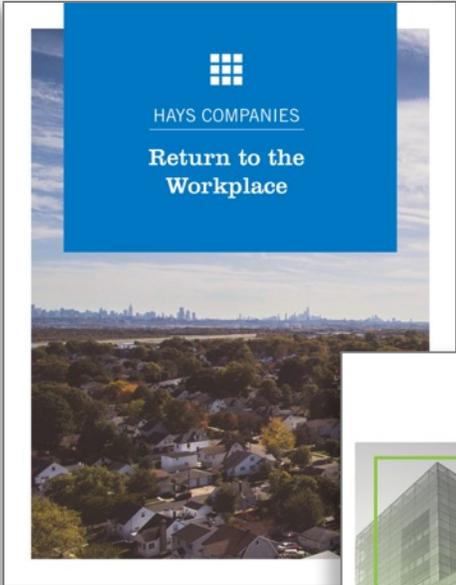
Questions or Issues? Email the Brown & Brown Employee Benefits Technology Center at bbreliefsupport@bbtech.com.



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COVID-19 Return to the Workplace Toolkit

Contact Your Service Team for Access



Employment Law Helpline

Available to Current Customers at Deeply Discounted Rate



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Exclusive Access for Brown & Brown Customers

EMPLOYMENT LAW HELPLINE

Brown & Brown Insurance and our team of companies are excited to announce that we have partnered with national labor & employment law firm, FordHarrison LLP, to exclusively provide our customers the opportunity to utilize a dedicated Employment Law Helpline at a preferred, deeply discounted rate. Through this Helpline, employers access the highest quality labor, employment, benefits and business immigration advice and legal services.

At one time or another, most employers are confronted with challenging labor and employment scenarios. Consulting with competent legal counsel to strategize an appropriate response is critical. The Employment Law Helpline is a toll-free advice line and dedicated email address which gives your company access to some of the country's most preeminent labor and employment attorneys to help guide you through the most effective means of resolving complicated employment issues.

How to Enroll:

1. Email your completed enrollment form to FordHarrison at bbins@fordharrison.com.
2. Pay the \$350 annual enrollment fee.
Payment can be made via check, wire transfer or credit card. See enrollment form for detailed information on available payment options.

Have Questions?
Please email bbins@fordharrison.com with additional questions about the Employment Law Helpline.

 Ius Laboris USA Global HR Lawyers
FordHarrison

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FordHarrison will be acting as your attorney. Therefore, an attorney/client privilege will be established, protecting conversations between you and FordHarrison.

05/28/20

\$350 Annual Fee

Enrollment Fee per Year
approximately a \$4,500 savings on standard legal fees.

1 hour per month

Enrollment Period is 12 months

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Provided by FordHarrison LLP



Contact Your Service Team for Additional Information

Disclaimer

The information in this program is based upon the very dynamic and evolving outbreak of respiratory disease caused by a novel (new) coronavirus that was first detected in China and which has now been detected in more than 100 locations internationally, including in the United States. The virus has been named “SARS-CoV-2” and the disease it causes has been named “coronavirus disease 2019” (abbreviated “COVID-19”). The information presented is current as of the date of this program, but it may change in the coming hours and days ahead. Participants are encouraged to refer to information from the U.S. Centers for Disease Control and Prevention (“CDC” at www.cdc.gov).

The information provided in this live stream does not, and is not intended to, constitute legal, tax, or medical advice; instead, all information, content and materials available in this program are for general informational purposes only. Information on this live stream may not constitute the most up-to-date legal, tax, medical or other information. This program contains links and references to other third-party websites. Such links are only for the convenience of the participant, users or browser; Brown & Brown, Inc. and its teammates are not responsible for the contents of the third-party sites.

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Please be advised that any and all information, comments, analysis, and/or recommendations set forth relative to the possible impact of COVID-19 on potential insurance coverage or other policy implications are intended solely for informational purposes and should not be relied upon as legal or medical advice. As an insurance broker, we have no authority to make coverage decisions as that ability rests solely with the issuing carrier. Therefore, all claims should be submitted to the carrier for evaluation. The positions expressed herein are opinions only and are not to be construed as any form of guarantee or warranty. Finally, given the extremely dynamic and rapidly evolving COVID-19 situation, the commentary herein does not take into account any applicable pending or future legislation introduced with the intent to override, alter or amend current policy language.

Today's Presenters



Bob Lloyd

Executive Vice President,
General Counsel



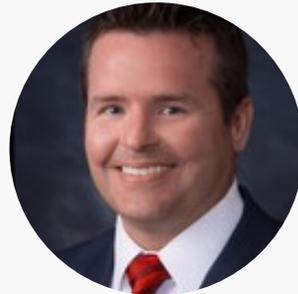
**Louise J. Short,
MD, MSc**

National Clinical Leader



Jessie Campbell

Principal



Joseph Freeman

Managing Director and
Director of Risk Control



Clinical and Medical Response Update

With Dr. Louise Short



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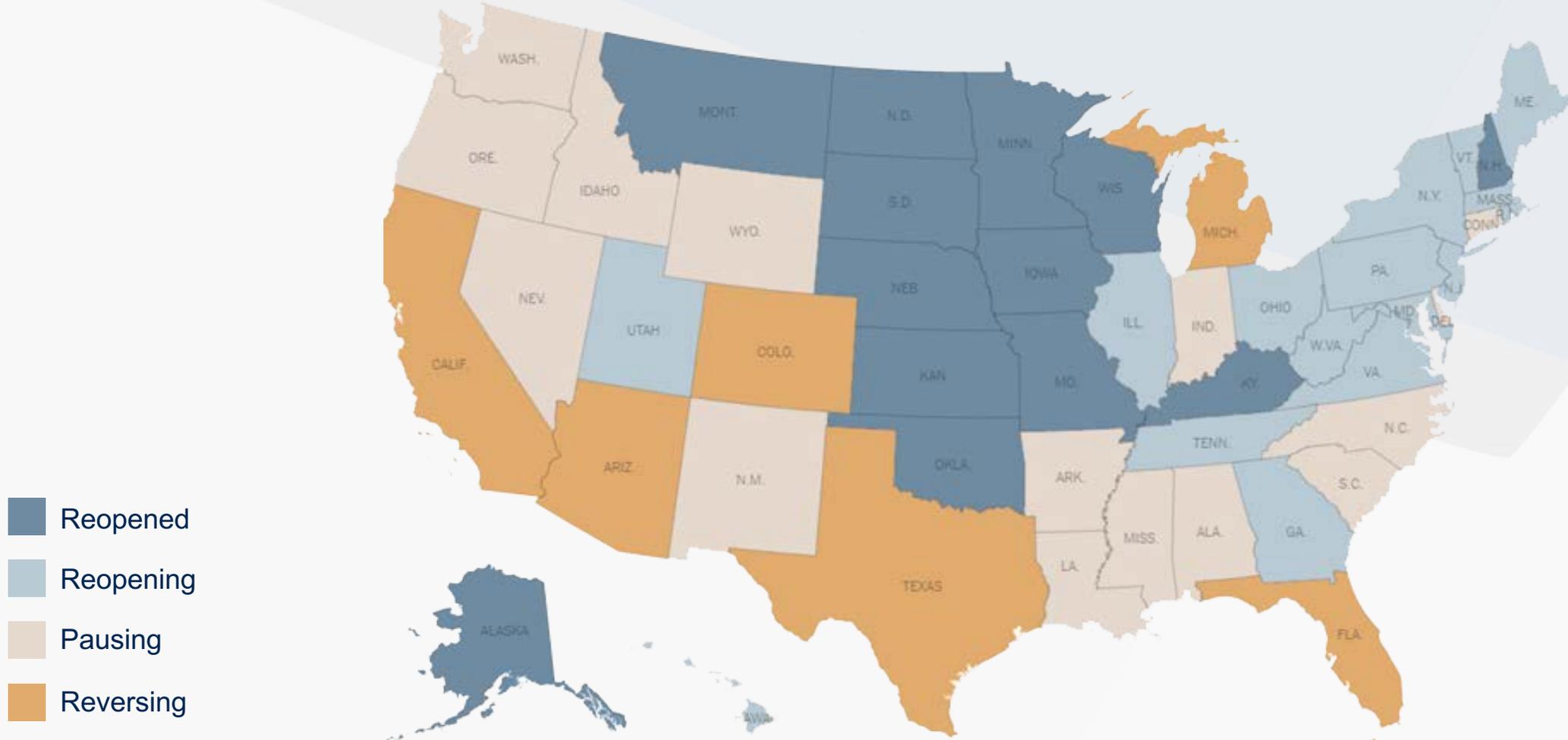
Q&A

Dr. Louise Short

Does the increase in COVID-19 cases indicate that we are seeing a second wave of the virus or is this a resurgence of the first?

Q&A

How All 50 States Are Reopening (and Closing Again)



Source: <https://www.nytimes.com/interactive/2020/us/states-reopen-map-coronavirus.html>

Q&A

Dr. Louise Short

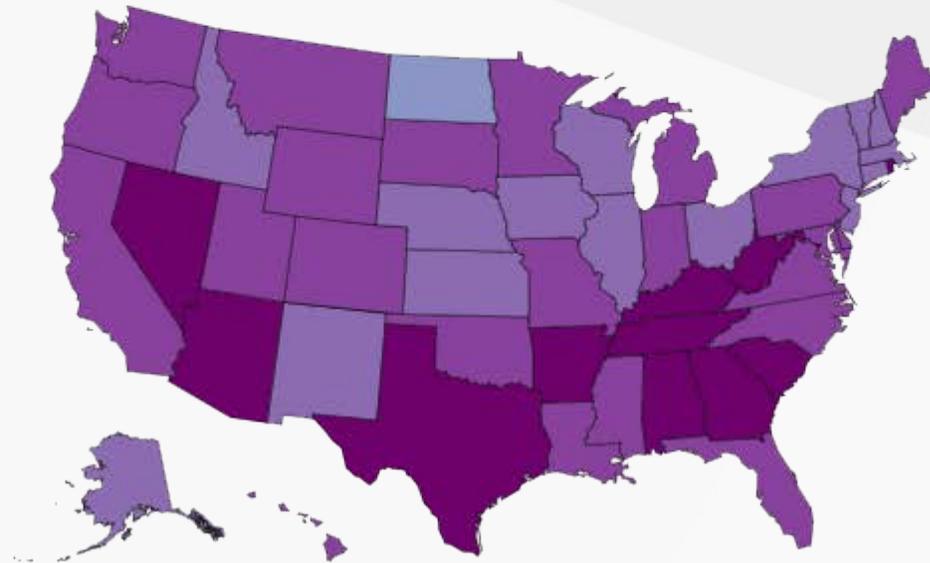
When hospitals reach ICU capacity, what does that mean for the people in those communities?

Q&A

Percentage of ICU Beds Occupied

State Representative Estimates for Percentage of ICU Beds Occupied (All Patients)

Not Displayed		
Location	% ICU Beds Occupied	95% CI
▲		
District of Columbia	70%	(50%, 90%)
Puerto Rico	58%	(30%, 86%)



- A) 0-19.9%
- B) 20-39.9%
- C) 40-59.9%
- D) 60-69.9%
- E) 70% or more

Updated: 07/08/2020

Source: <https://www.cdc.gov/nhsn/covid19/report-patient-impact.html>

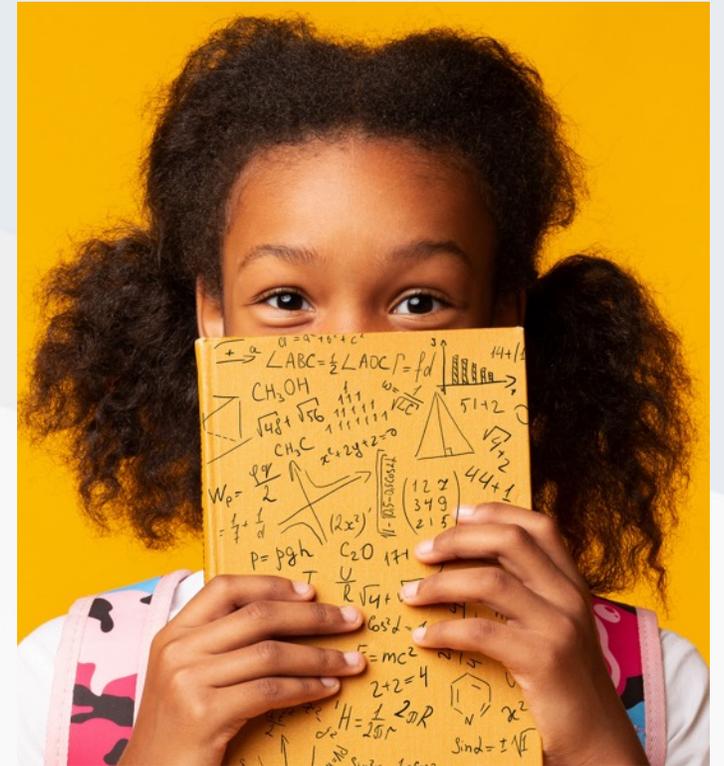
Q&A

Dr. Louise Short

What strategies are the CDC and schools are considering for a safe return to school, and what are the major issues and considerations?

Q&A

COVID-19 and Returning to School



<https://www.cdc.gov/coronavirus/2019-ncov/community/schools-childcare/index.html>

Q&A

Dr. Louise Short

Can you help explain the current state of testing in the United States and the various types of tests available?

Q&A

Current State of Testing and Screening

- To date the FDA has authorized the following number of tests under EUAs: 141 molecular/swab tests, 26 antibody test and 2 antigen tests
- The FDA has confirmed that 67 tests that were previously approved should no longer be distributed

Testing	Considerations	Accuracy	Cost Per Test
Swab Testing	<ul style="list-style-type: none"> • Offered at over 3,000 sites across the US • Backlogs at labs continue to delay return of results by up to 5 days 	>95%	\$50-\$200
Saliva Test	<ul style="list-style-type: none"> • Solve for the shortage of swabs and other testing materials and requires less PPE to collect samples • e.g. a person can collect their own sample rather than requiring a medical professional • Rutgers University, Becton Dickinson, Vault and Columbia University manufacture saliva tests 		\$100-\$150
Point-of-Care (POC) Testing	<ul style="list-style-type: none"> • Pro: Good for urgent care and medical facilities to produce rapid results for a small number of people • Con: POC testing cannot analyze a large volume of tests at once 	85%	\$5-\$10
Serological/ Antibody Testing	<ul style="list-style-type: none"> • Quantity of tests unknown, many vendors in the market without FDA approval could produce many false positives or false negatives • Meaning of results unknown, immunity and length of immunity are still TBD 	74%-96%	\$70-\$130
Temperature Screening & Symptom Survey	<ul style="list-style-type: none"> • Can be used at point of entry coupled with a survey of symptoms to gather data on those entering a building. Requires training for personnel administering the screening and survey. Symptom screener/tracker apps can be used remotely to risk stratify and triage employees daily 	Case by case	\$60/hour on site, costs of apps vary

Q&A

Current State of Testing: Home tests

Testing	Considerations	Accuracy
Vault	\$150/test	<ul style="list-style-type: none">• Requires filling out a symptom survey online• Package is delivered to patients home• Physician supervises saliva collection and repackaging• Results are available 2-3 days after sample arrives at the lab
LabCorp	\$119/test	<ul style="list-style-type: none">• Patient receives approval based on need for test and completes a short survey• Patient pays for test, is authorized to use insurance or federal funds from CARES Act• Collection kit is sent to patient by FedEx• Patient swabs nasal cavity (demonstration videos are available on LabCorp/Pixel website)• Test is sealed and mailed back to lab for analysis, results available within 1-2 days after receipt by lab
EverlyWell	\$109/test	<ul style="list-style-type: none">• Covers costs such as overnight shipping, lab processing fees, kit components and diagnosis via physician• PCR test with 95% accuracy (Per Everlywell), processes in 1-2 days• Not available in NY, NJ and RI

Additional COVID-19 FAQs

With Jessie Campbell

Strategic BENEFIT
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COVID-19 Regulations

A Quick Recap

Families First Coronavirus Response Act (FFCRA)

March 18, 2020: FFCRA Enacted

- Requires group health plans to provide benefits related to COVID-19 testing and diagnosis from March 18, 2020 through the end of the Public Health Emergency
- These benefits are to be provided without member cost-share, prior authorization or medical management requirements

March 27, 2020: CARES Act Amends FFCRA

- Expands list of diagnostic items and services that must be covered without member cost share, prior authorization or medical management requirements
- Addresses plan/insurer provider reimbursement of COVID testing
- Requires providers of diagnostic tests to publicize cash price

COVID-19 FAQ Part 43

Issued June 23, 2020



COVID Testing

Covered tests, limitations



COVID Testing Costs

Reimbursement rates & OON services



Notice Requirement Relief



Telehealth & Remote Care



Odds & Ends

COVID-19 FAQ Part 43

COVID Testing | COVID Testing Cost | Notice Requirement Relief | Telehealth & Remote Care | Odds & Ends

Covered COVID tests (Q/A #2, #4)

- The law requires COVID-19 tests to be covered without cost sharing if the tests fall into any one of four buckets:

A

Tests that the FDA has approved, cleared or authorized (including emergency use authorizations)

B

Tests for which a developer has requested, or intends to request, an emergency use authorization from the FDA (and which hasn't been denied or withdrawn)

C

Tests that are developed in and authorized by States that have notified HHS that they intend to review the tests.

D

Tests that HHS has determined to be appropriate.

- At-home COVID-19 testing** must be covered, with no member cost share, when ordered by an attending health care provider who has determined the test is medically appropriate

COVID-19 FAQ Part 43

COVID Testing | COVID Testing Cost | Notice Requirement Relief | Telehealth & Remote Care | Odds & Ends

“Attending health care provider” (Q/A #3)

- Coverage for certain items and services must be provided consistent with the requirements of section 6001 of the FFCRA “when medically appropriate for the individual, as determined by the individual’s attending health care provider.”
- An “attending provider” is an individual who is licensed (or otherwise authorized) under applicable law, who is acting within the scope of the license (or authorization) and who is responsible for providing care to the patient.
- The provider doesn’t need to be “directly” responsible for providing care to the patient

Multiple COVID tests (Q/A #6)

- There is no limit on the number of diagnostic tests a plan can cover at no member cost share as long as the tests each meet the outlined criteria (“medically appropriate...as determined by an attending health care provider...”)

Employer Return to Work Testing (Q/A #5)

- Testing conducted for surveillance or employment purposes, including Return to Work programs, is not subject to the FFCRA Section 6001 mandate

COVID-19 FAQ Part 43

[COVID Testing](#) | [COVID Testing Cost](#) | [Notice Requirement Relief](#) | [Telehealth & Remote Care](#) | [Odds & Ends](#)

Facility Fees (Q/A #7)

- If a facility fee is charged for a visit that results in the order for or administration of a COVID-19 test, then the plan must cover that facility fee without member cost sharing.

Balance Billing (Q/A #9 & 10)

- Section 3202 of the CARES Act protects participants, beneficiaries, and enrollees from balance billing for a COVID-19 diagnostic test. It does not preclude balance billing for items and services not subject to Section 3202.

COVID-19 FAQ Part 43

COVID Testing | **COVID Testing Cost** | Notice Requirement Relief | Telehealth & Remote Care | Odds & Ends

Reimbursement Rates (Q/A #8 & 11)

- The reimbursement requirements of section 3202(a) of the CARES Act do not apply to any items and services other than diagnostic testing for COVID-19.
- In the instance where (a) there is no negotiated rate; and (b) the provider doesn't post a cash price on a public internet website, the group health plan or health insurance carrier can attempt to negotiate a reimbursement rate.
- Reminder: CARES Act gives HHS the authority to impose civil monetary penalties on providers that don't post the cash price of a COVID-19 diagnostic test on a public internet website.

Out-of-Network services (Q/A #12)

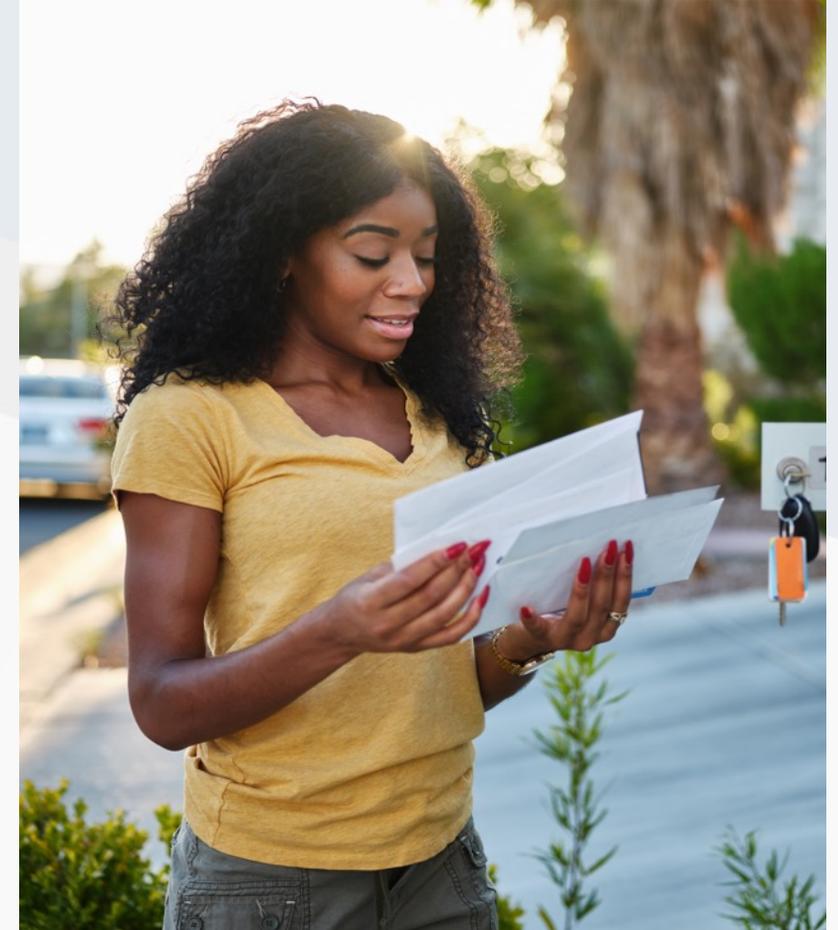
- While, the ACA requires group health plans and health insurance carriers to cover out-of-network emergency services at the same level of cost-sharing as in-network emergency services, this is superseded by the CARES Act for COVID testing.

COVID-19 FAQ Part 43

COVID Testing | COVID Testing Cost | **Notice Requirement Relief** | Telehealth & Remote Care | Odds & Ends

Notification of Revocation of Public Health Emergency Coverage (Q/A #13)

- Previously, the Departments announced temporary enforcement relief allowing plans and issuers to make changes to COVID-19 coverage more quickly than they would otherwise be able to under current law.
- This relief may also be applied when a plan or issuer revokes these changes upon the expiration of the public health emergency.
- The health plan or health insurance carrier must provide notice of the changes “within a reasonable timeframe in advance of the reversal of the changes.”

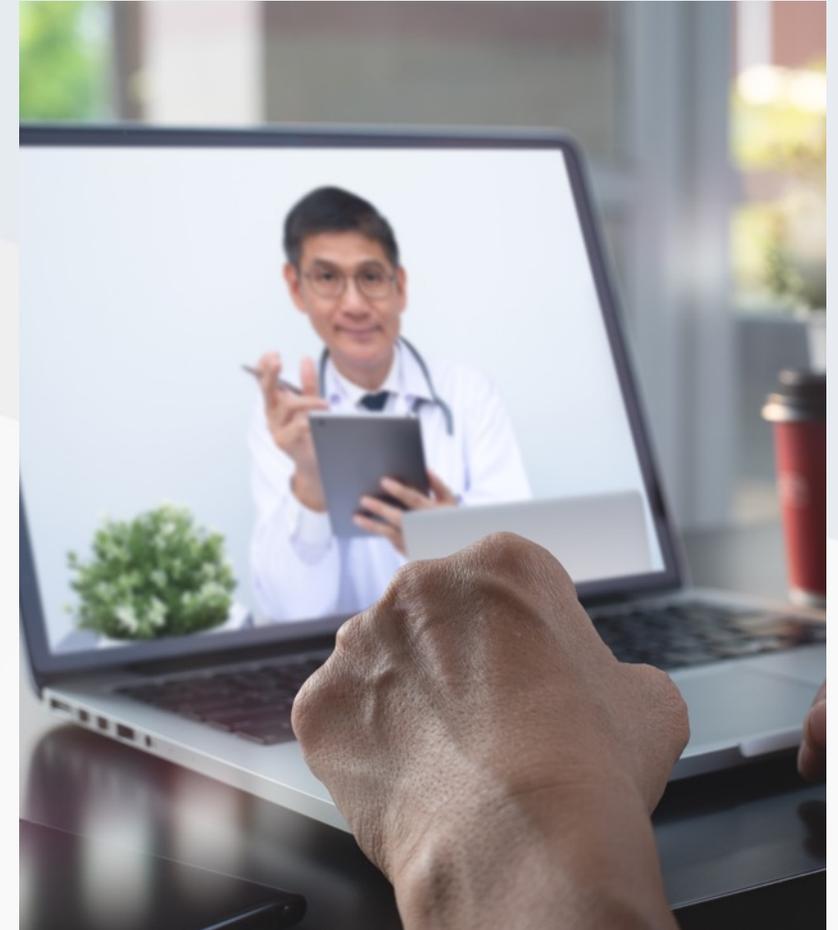


COVID-19 FAQ Part 43

COVID Testing | COVID Testing Cost | Notice Requirement Relief | **Telehealth & Remote Care** | Odds & Ends

Telehealth/Remote Care Only Plan Relief (Q/A #14)

- The agencies are providing limited regulatory relief for large employers (100+ employees) that want to offer telehealth services to employees who aren't eligible for the employer's other group health plans.
- These plans don't have to comply with the group health plan requirements of Part 7 of ERISA, except for the following requirements:
 - the rules prohibiting pre-existing condition exclusions
 - the rules prohibiting discrimination based on health status
 - the rules prohibiting rescissions;
 - and the rules requiring parity in mental health and substance use disorder benefits.
- The relief applies only for the duration of plan years beginning before the end of the public health emergency.



COVID-19 FAQ Part 43

[COVID Testing](#) | [COVID Testing Cost](#) | [Notice Requirement Relief](#) | [Telehealth & Remote Care](#) | **Odds & Ends**

Grandfathered Plan Status (Q/A #15)

- A grandfathered group health plan will not lose grandfathered status if it reverses COVID-related benefits and/or cost sharing requirements at the end of the national emergency period.

Impact on MHPEA Testing (Q/A #16)

- The agencies will temporarily exercise enforcement discretion and not take enforcement action against any group health plan or health insurance carrier that disregards the COVID-19 testing items and services for purposes of applying the two quantitative tests in the mental health parity regulations.

COVID Impact to Wellness Plans (Q/A #17)

- A plan or issuer may waive a standard for obtaining a reward (including any reasonable alternative standard) under a health-contingent wellness program if participants or beneficiaries are facing difficulty in meeting the standard as a result of circumstances related to COVID-19 as long as the waiver is offered to all similarly situated individuals.

Individual Coverage HRA Notice Delay (Q/A #18)

- Delaying the required individual coverage HRA notice (as permitted by EBSA Notice 2020-01) may: (1) cause an individual to miss an opportunity to enroll in individual coverage or Medicare coverage; and (2) affect an individual's eligibility for premium tax credits.

Hurricane Preparedness During the Pandemic

With Joseph Freeman

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Your Most Important Asset – People

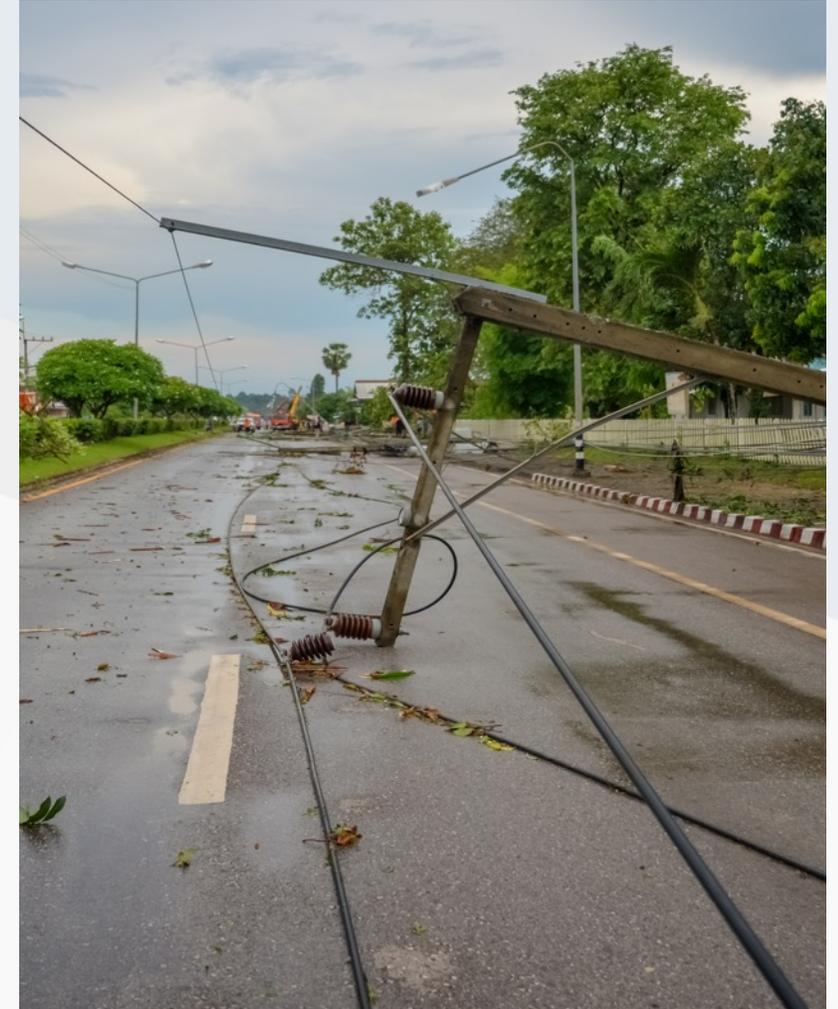
How Will COVID-19 Impact Your Planning & Response?

FEMA Resources – Planned to minimize personnel deployment

- Greater reliance on local state and local government resources
- Additional facilities are being considered to control density of people
- Consider and prepare for supply chain constraints

Infrastructure

- Hospital capacity may be inadequate, depending on location
- Shelters may not be available or safe due to social distancing requirements
- Evacuation methods and time requirements may be impacted
- First responders may or may not be available in full force due to COVID-19
- Plan for extended power outage recovery times



Your Most Important Asset – People

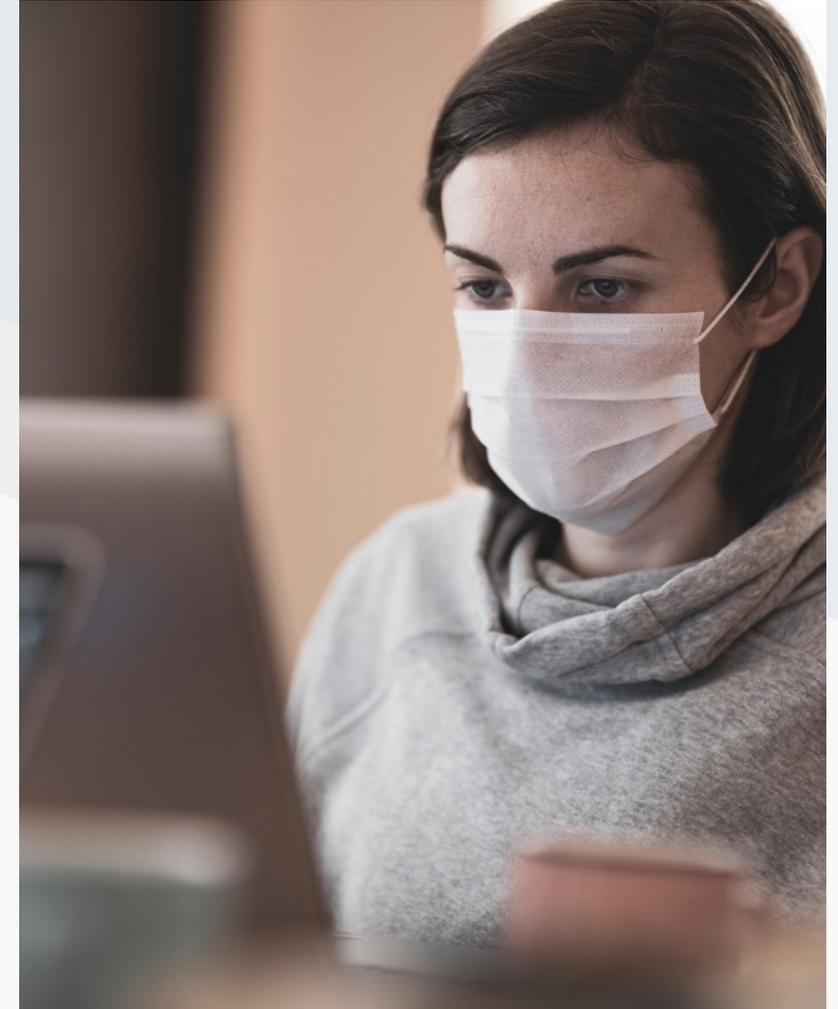
How Will COVID-19 Impact Your Planning & Response?

Company Resources & Staffing

- Has COVID-19 impacted your typical response personnel group(s)?
- Does your plan include COVID-19 protections and personnel contingencies?
- Consider a separate training plan for bad or worst-case scenarios.
- Will your contractors/vendors be able to support you safely?

Company Preparedness Supplies & Procedures

- Have you identified a 'primary decision maker' and a backup?
- Are your PPE supplies and/or supply agreements adequate?
- Common building supplies may not be available on short notice.
- Phased planning – Determine if your response timelines need to be adjusted to allow for adequate time to complete preparations before landfall.



Your Most Important Asset – People

How Will COVID-19 Impact Your Planning & Response?

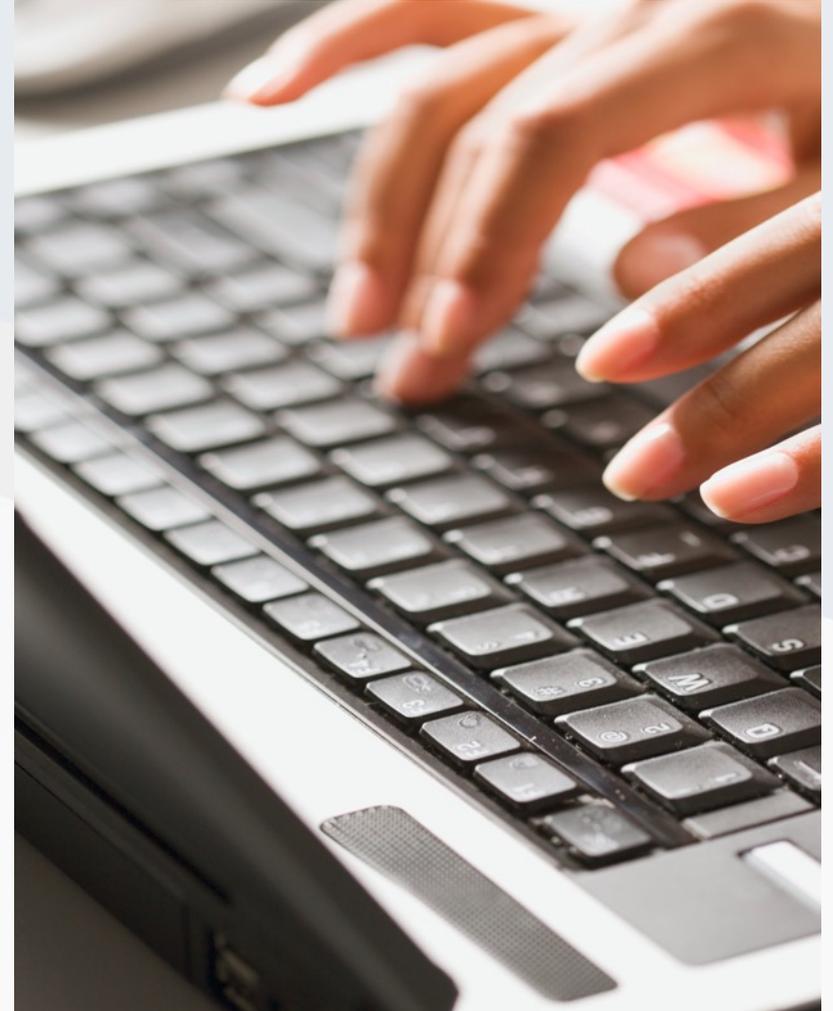
Testing Your Plan

- A natural disaster during a pandemic has few, if any, historical events to learn from.
- Who will be the primary decision maker(s) in your company?
- Consider a Katrina-level storm hitting in September 2020.

Tabletop Exercises

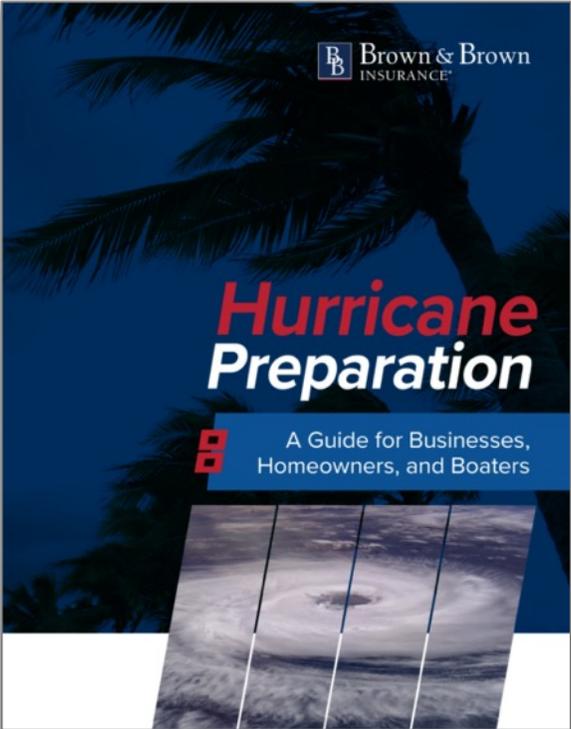
- Does your plan include COVID-19 protections and personnel contingencies?
- Are your PPE supplies and/or supply agreements adequate?
- Will your contractors/vendors be able to support you safely?

Analyze Response...Learn Lessons...Update Plan



Hurricane Preparation Resources

From Brown & Brown, Beecher Carlson, and FEMA



Brown & Brown
INSURANCE

Hurricane Preparation

A Guide for Businesses, Homeowners, and Boaters



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NAVIGATE HURRICANE SEASON WITH BEECHER CARLSON

As of mid-June 2020, three named storms, Arthur, Bertha, and Cristobal, have formed in the Atlantic. The first two occurred prior to the official June 1 start of the annual Atlantic hurricane season, and the third became a named storm shortly thereafter. With these early season storms and predictions for an above-normal hurricane season, **it is important to prepare.**

According to the [National Oceanic and Atmospheric Administration's](#) Climate Prediction Center, we can expect "13 to 19 named storms (winds of 39 mph or higher), of which 6 to 10 could become hurricanes (winds of 74 mph or higher), including 3 to 6 major hurricanes (category 3, 4 or 5; with winds of 111 mph or higher)."

	2020 Prediction	Average
Named Storms	13-19	12
Hurricanes	6-10	6
Major Hurricanes	3-6	3

Historical losses such as Hurricane Andrew in Florida and Hurricane Katrina in New Orleans as well as more recent events like Hurricanes Harvey, Irma, and Maria all serve as reminders that catastrophe risk should be proactively underwritten and managed.

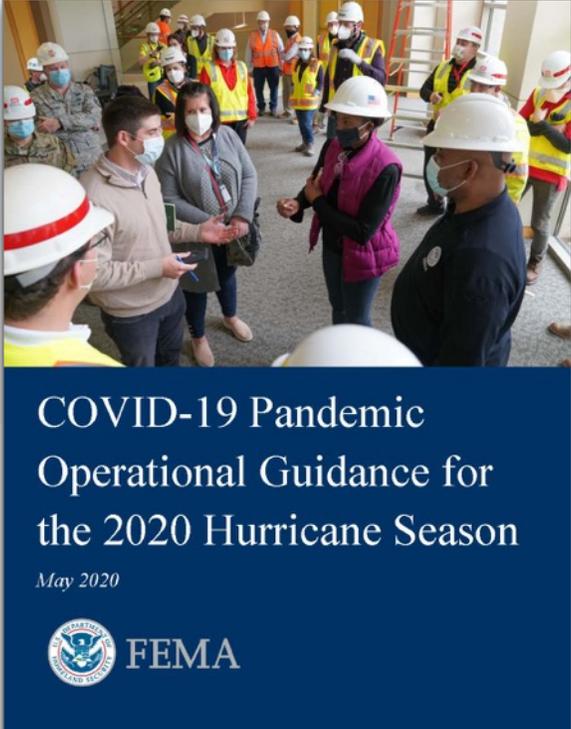
Utilizing advanced modeling, Beecher Carlson can help you navigate your risk transfer and risk retention structure as it relates to "critical" catastrophe limits, identifying your catastrophe "hot spots," calculating your property coverage layer breakpoints, establishing target pricing by layer, and more.

Our loss control engineers can also provide helpful tips and best practices to prepare for storms and to help protect your assets from loss, damage, or destruction.

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<https://www.beecher-carlson.com/atlantic-hurricane-season-forecast-by-2020>

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COVID-19 Pandemic Operational Guidance for the 2020 Hurricane Season

May 2020

FEMA



Save the Date
Live Stream No. 14

Friday, July 24th
2pm ET | 11am PT

Register at
bbinsurance.com/covid19

Thank You for Joining Us

Please contact your service team for any additional information and visit bbinsurance.com/covid19.

