



HAYS COMPANIES | COVID-19

# Screen, Test, Trace & Immunize

Guidance and Resources for Employers



## INTRODUCTION

# Safe return to the workplace is a top-of-mind challenge for employers of all sizes & industries.

As the pandemic continues and organizations adapt to coexisting with COVID-19, employers are increasingly faced with the challenge of keeping their workforce safe. Employers must comply with state and local guidance on non-pharmaceutical measures to control COVID-19 (e.g., masks and social distancing), and they must develop and implement protocols to return their employees to the workplace safely.

In response, there has been an explosion of innovative solutions ranging from digital symptom checker apps to virus/antibody testing services and contact tracing courses/services, and technologies. This document provides an overview of COVID-19 control strategies, resources, and the solution market place for screening, testing, and contact tracing. We have also included COVID-19 immunization FAQs.

Please note that information about COVID-19 immunizations and other solutions changes frequently. Check with your Hays Companies representative for the most recent version of this document and other COVID-19 employer resources.

*Please be advised that we are not offering medical or legal advice on appropriate testing measures or other related medical information. We are not recommending any specific types of testing or any particular vendor(s). Employers should review any protocol, testing, or employment decisions made related to COVID-19 with your employment law counsel. Any and all information, comments, analysis, and/or recommendations set forth within 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, comments above do not take into account any applicable pending or future legislation introduced with the intent to override, alter or amend current policy language.*



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# Federal, State & Local Guidance for Employers

## CDC Guidance

The CDC has issued guidance, strategies and recommendations for employers responding to COVID-19, including:

- Conducting daily health checks
- Conducting a hazard assessment of the workplace
- Encouraging employees to wear cloth face coverings in the workplace, if appropriate
- Implementing policies and practices for social distancing
- Posting CDC signage (“Stop the Spread”)
- Training personnel on new protocols
- Improving building ventilation
- Disinfecting the work environment

## State & Local Guidance

The CDC offers guidance for screening & testing, but decisions about testing are made by state and local health departments or healthcare providers and employers. For example, some states require daily screening of employees and essential visitors. Employers should remember that guidance from public health authorities is likely to change as the COVID-19 pandemic evolves. Therefore, employers should continue to follow the most current information on maintaining workplace safety. Check your state and county websites for current requirements.



Click [here](#) for CDC COVID-19 guidance, strategies and recommendations for general businesses.



Click [here](#) for CDC COVID-19 FAQs for general businesses.



Click [here](#) for a state-by-state list of COVID-19 screening and temperature check laws and executive orders.



Click [here](#) for an overview of current mask requirements by state.



HAYS COMPANIES

# Screening, Testing & Tracing Resources for Employers

	DESCRIPTION	CONSIDERATIONS
<b>Symptom Checker Apps/Screeners</b> <a href="#">(CDC Guidance)</a>	<ul style="list-style-type: none"> <li>Employees self-report symptoms daily via a digital app and receive a badge with OK to return to the workplace and/or guidance on care and follow-up</li> <li>Employers receive reporting and analytics</li> </ul>	<ul style="list-style-type: none"> <li>Accessed by employees each day before coming to worksite</li> <li>Scalable for employers with multiple locations</li> <li>Helps employers track employee return-to-worksite status</li> <li>Features and costs of apps/platforms vary widely</li> </ul>
<b>Temperature Checks</b> <a href="#">(CDC Guidance)</a>	<ul style="list-style-type: none"> <li>Scans temperature without skin contact</li> <li>Hand-held device or kiosk administered by employer staff or third-party service</li> </ul>	<ul style="list-style-type: none"> <li>Some infected may be asymptomatic and not have a temperature</li> <li>Most require basic user training</li> <li>Wide range of cost per device</li> </ul>
<b>PCR Viral Test</b> <a href="#">(CDC Guidance)</a>	<ul style="list-style-type: none"> <li>Tests for current viral infection</li> <li>Nasal/oral swab performed at the test site or worksite by a third party</li> </ul>	<ul style="list-style-type: none"> <li>Results processed at lab and can take 1-2 days or more</li> <li>Cost ranges from \$115 to \$150 per test</li> <li>High accuracy for sensitivity (detecting positive cases) and specificity (detecting negative cases)</li> <li>Limitation - may test negative one day and positive the next</li> </ul>
<b>Rapid Antigen Virus Testing</b> <a href="#">(CDC Guidance)</a>	<ul style="list-style-type: none"> <li>Tests for current viral infection</li> <li>Nasal/oral swab performed at the test site or worksite by a third party</li> </ul>	<ul style="list-style-type: none"> <li>Rapid results (approximately 15 minutes)</li> <li>Relatively inexpensive</li> <li>Generally less sensitive (detecting positive cases) than PCR tests</li> <li>Limitation - may test negative one day and positive the next</li> </ul>
<b>Immunity/ Antibody Testing</b> <a href="#">(CDC Guidance)</a>	<ul style="list-style-type: none"> <li>Tests for the presence of virus antibodies</li> <li>Serologic/blood test at a lab, test site, or worksite</li> </ul>	<ul style="list-style-type: none"> <li>Meaning of results unknown</li> <li>Immunity level and duration of immunity are TBD</li> <li>CDC does NOT recommend that employers use antibody tests to determine if an individual is immune or can work</li> </ul>
<b>Pooled Testing</b> <a href="#">(CDC Guidance)</a>	<ul style="list-style-type: none"> <li>Combines multiple swabs into one sample to test for current viral infection</li> </ul>	<ul style="list-style-type: none"> <li>Labs can process more tests using fewer testing supplies</li> <li>Used when virus incidence is low; positive pooled tests require each individual to be tested, which can lead to increased costs in a high prevalence area</li> </ul>
<b>Contact Tracing</b> <a href="#">(CDC Guidance)</a>	<ul style="list-style-type: none"> <li>A process to identify, monitor, and support individuals who may have been exposed to a person with COVID-19</li> <li>Follows case investigation (identification and investigation of individuals with confirmed and probable COVID-19 diagnoses)</li> </ul>	<ul style="list-style-type: none"> <li>Primarily offered to the public by health departments</li> <li>Employers collaborate with health departments</li> <li>Limited availability of private tracing services for employers</li> <li>Free online <a href="#">contact tracing course</a> from Johns Hopkins University</li> </ul>





## OVERVIEW

# COVID-19 Screening Apps

Daily screening of employees with digital return-to-worksite “pass” or guidance for follow-up.

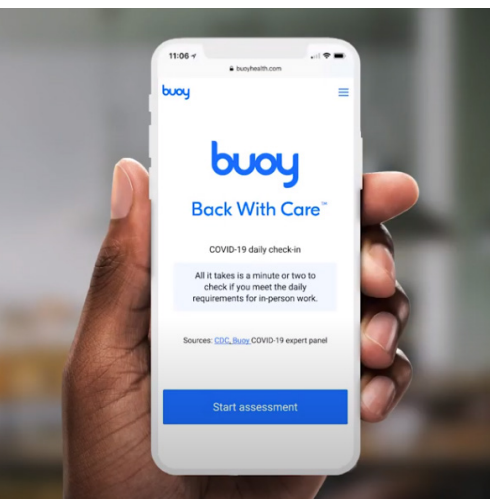
## How It Works

- Employees complete daily online survey app before returning to worksite
- Receive digital “Pass” to return-to-worksite or guidance (per CDC) to quarantine, test and/or seek care
- Employers receive real-time employee return-to-work status and risk levels for their employee population



## Features to Consider

- Costs range from \$1.35 per employee per month (PEPM) to \$6.00 PEPM plus set-up fees of \$2,000 and up
- Minimum employer size and contract durations
- Guidance/navigation to resources and next steps
- Customized/employer-specific instructions
- Reporting and analytics for the employer/administrator
- Custom support for screening strategy and planning
- Implementation process and duration
- Captures employee names for contact tracing





\*All information is subject to change including availability of tests, pricing and lead times. Please contact vendor by clicking the contact links below for most current information.

## COVID-19 VENDOR INVENTORY

# Symptom Checker App Vendors

As of December 2020 // Page 1 of 2\*

Organization/Contact:	<a href="#">Alight</a>	<a href="#">Buoy Health*</a>	<a href="#">HealthCheck 360</a>	<a href="#">Wellness Coaches USA</a>	<a href="#">US Wellness</a>
<b>Pricing and Minimum Requirements</b>	\$1.50 PEPM \$5,000/mo min	<b>*Hays Terms</b> \$10k start-up fee waived 50 to 1,000 EEs: \$1,350/mo to \$2,700/mo Inquire for 1,001+ EEs	\$1.47 PEPM (2,500-4,999 EEs) \$2,500 set-up fee 3 month minimum	\$3.00 PEPM \$2,500 set-up fee 3 month/\$2,500 minimum	\$2.00 PEPM \$5,000 setup fee 250 EEs/\$500/mo min
<b>Sold as stand-alone from core services</b>	Yes	Yes	Yes	Yes	Yes
<b># of FTEs supporting account management?</b>	5	2-3 people per client + SMEs	21	30	30
<b>Employer can customize questions asked?</b>	Yes (fees may apply)	Yes (non-clinical)	No	Yes	Yes
<b>Text or email reminders to complete symptom assessment</b>	Yes	Yes	Yes	Yes	Future
<b>App pushes customized messaging/content to users</b>	Yes	Yes	Yes	Yes	Future
<b>Users triaged to the appropriate level/site of care</b>	Yes	Yes	Yes	Yes	Yes
<b>Employees have access to a live specialist to discuss next steps</b>	Yes	Yes, via telemedicine	Yes	Yes	Yes
<b>Able to load health plan's provider directory and direct employees to in-network providers</b>	Yes	Yes	Yes	Yes	Yes
<b>Provides links to local test sites</b>	Yes	Yes	Yes	Yes	Future
<b>Employer access to administrator's portal</b>	Yes	Yes	Yes	Yes	Yes

\*Hays Companies uses the Buoy Health Back with Care™ app for our teammates. Buoy offers preferred terms for customers and prospects of Brown & Brown's team of subsidiaries and affiliates. Hays Companies is a part of the Brown & Brown team of companies. To learn more, contact your local Hays Companies office.



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## COVID-19 VENDOR INVENTORY

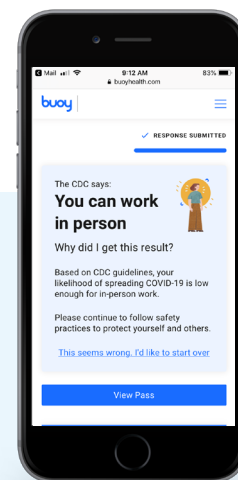
# Symptom Checker App Vendors

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Organization/Contact:	<u>Accolade</u>	<u>IBM/Watson Health</u>	<u>GMR</u>	<u>ProtectWell/ Optum</u> ≤3,000 EEs 3,000+ EEs
Pricing and Minimum Requirements	\$6.00 PEP 50 employee/ 6 month minimum	Inquire about pricing 6 month minimum	\$2,000/month (up to 1,000 EEs) \$2,500 set-up \$2,000 per month minimum	No fee for 2020 or 2021
Sold as stand-alone from core services	No	Yes	No	Yes
# of FTEs supporting account management?	26	Not Provided	11	Inquire
Employer can customize questions asked?	Inquire	Yes	Yes	Limited
Text or email reminders to complete symptom assessment	Yes	No	No	Inquire (can set personal reminder schedule)
App pushes customized messaging/content to users	Inquire	Yes	Yes	Yes
Users triaged to the appropriate level/site of care	Accolade clinicians guide members	Yes	Yes	Inquire (ability to customize instructions)
Employees have access to a live specialist to discuss next steps	Yes	No	Yes	Yes, if optional quarantine management is purchased
Able to load health plan's provider directory and direct employees to in-network providers	Not in the stand-alone offering	No	Yes	No
Provides links to local test sites	Accolade clinicians guide members	Yes	Yes	Can include custom links
Employer access to administrator's portal	Yes	Yes	Yes	Yes

# Buoy Health Screening App

PREFERRED TERMS FOR HAYS COMPANIES CLIENTS



## IMPLEMENT DAILY SELF-SCREENING

The Back With Care™ screener uses the latest guidance from authorities such as the CDC, WHO and Buoy's in-house clinicians to assess eligibility for in-person work on any given day.

- Buoy's medical team monitors CDC guidelines and consults with an external advisory panel to keep screening protocols up-to-date
- Employees will use the screening tool within three hours before they want to go into the workplace
- Employees deemed eligible for in-person work will receive a time-sensitive pass to present on site that day

## NAVIGATE TO THE RIGHT CORE RESOURCES

Buoy recommends next steps based on the employee's assessment results.

- After considering severity of symptoms and related factors, Buoy directs employees to the benefits you have made available to them (e.g. telemedicine, testing location search, behavioral health, EAP, etc.)
- Driving use of the right existing resources means fewer unnecessary claims and a greater reduction in costs

## GET REAL INSIGHTS IN REAL TIME

Think: Smart data without the complexity. Thanks to clear information for the worksite level and beyond, you are equipped to make the safest decisions for your business.

- Back With Care™ supports contact tracing to help contain risk within employee populations
- Employers can monitor COVID-19 trends geographically, across worksite locations
- Automated trend reporting can be leveraged to inform internal plan and pivot if necessary
- Designed to protect employee privacy and limit PH/PHI exposure



Click [here](#) to view a video of Buoy's Back With Care™ solution.

Source: Buoy Health, Inc.

\*Preferred terms available for customers and prospects of Brown & Brown's team of subsidiaries and affiliates. Hays Companies is part of the Brown & Brown team of companies.

All Back with Care™ services are provided by Buoy Health, Inc. Brown & Brown, Inc. and its subsidiaries are not affiliated with Buoy Health, Inc.





## OVERVIEW

# COVID-19 Testing for Employers

Employers engage vendors to test employees for the COVID-19 virus.

## How It Works

- Employer includes employee COVID-19 virus testing criteria in their return-to-workplace protocols (to provide a safe work environment and meet state and local guidelines)
- Employer determines population to be tested (e.g., employees required to be at worksite) and eligibility for testing (e.g., symptomatic, exposure/risk of exposure, to confirm recovery)
- Employer engages vendor to administer virus testing at appropriate location (e.g., worksite, pharmacy, home) and/or provides employees with local test site information (see links below)
- Employees provide test samples (nasal swab or saliva) and typically receive results (in 2-4 days for PCR test and 5 to 15 minutes for rapid antigen)



### Links to Test Site Locators:

- [State Health Depts](#)
- [County Health Depts](#)
- [Evive Site Locator](#)
- [CVSHealth](#)
- [Walgreens](#)
- [Kroger](#)
- [RiteAid](#)

## Features to Consider

- **Type of Test** (PCR, rapid point-of-care antigen)
- **Turnaround** time for test results
- **Cost** of test and administration
- **Accuracy** of test (e.g., detecting positive cases [sensitivity] and negative cases [specificity])
- **Location** of testing (e.g., worksite, home, pharmacy)
- **Appointment** scheduling (online)
- **Reporting** to employer (alerts/dashboard) and health depts
- **Minimum** volume requirements
- **Lead** time to implement employer sponsored testing
- **Support** for testing strategy, planning and communications



\*All information is subject to change including availability of tests, pricing and lead times. Please contact vendor by clicking the contact links below for most current information.

## COVID-19 VENDOR INVENTORY

# Employer Testing Vendors

As of December 2020 // Page 1 of 2\*

Organization/Contact Link:		CVS		LabCorp	Quest	GMR
Type of Test		Rapid Antigen	PCR	PCR	PCR	Rapid Antigen
Test Name/Lab		Abbott IDNow (others in Q1 2021)	LabCorp, Quest	COVID-19 RT-PCR Pixel by LabCorp	Quest LDT, Roche, Hologic	Yes BD Veritor Plus
Average Turnaround Time (from sample to results reported)		30 minutes	2-4 days	2-4 days	2-3 days	5-15 minutes
Sensitivity (detecting positive cases)		Moderate	High	High	High	Moderate
Specificity (detecting negative cases)		High	High	High	High	High
Location of Testing (worksite, home, pharmacy, lab)		Worksite, CVS Retail	Worksite, Retail drive through	Home or Worksite	Home, Worksite, Retail drive through	Worksite
Where is Sample Analyzed?		Onsite	Lab	Lab	Quest Lab	Sample Site
How are Test Kits Distributed?		Supplied by vendor		Sent home or bulk	Sent home or bulk	Supplied by vendor
Appointment Scheduling		Online		Online portal, email, call center	Online	By employer
Cost per Test (including postage)		\$170	Worksite: \$130 Retail: \$150	Home: \$129 Worksite: \$150	Home: \$115 Worksite/Retail \$140	Worksite: \$115
Other Fees (staffing, set-up, travel)		None		\$80 per hour per staff	\$5,000 one-time set-up fee	Site set up if necessary
Minimum Requirements (e.g., # of tests/event, total # of tests)		Retail: 600 tests over 4 months Worksite: 60 days of testing		Worksite:100 tests Home: Inquire	Worksite: 100 tests Home: None	Inquire
Implementation Lead Time (to set up account and start test samples)		21 days		4 weeks	14 days	3-5 days



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## COVID-19 VENDOR INVENTORY

# Employer Testing Vendors

As of December 2020 // Page 2 of 2\*

Organization/Contact Link:	MedExpress/Optum		Let's Get Checked	Wellness Coaches USA	Vault
	<3,000 EEs	3,000+ EEs			
Type of Test	PCR	Rapid Antigen	PCR	PCR	PCR
Test Name/Lab	LabCorp, Abbott, EverlyWell	BD Veritor	Hologic Panther Fusion	EverlyWell	PCR Saliva test Spectrum DNA
Average Turnaround Time (from sample to results reported)	2-3 days	15 minutes	3-4 days	3 days	2-3 days
Sensitivity (detecting positive cases)	High	Moderate	High	High	High
Specificity (detecting negative cases)	High	High	High	High	High
Location of Testing (worksite, home, pharmacy, lab)	Home or Worksite	Worksite	Home or Worksite	Home	Home, Worksite, or Hybrid (kits onsite to be taken home)
Where is Sample Analyzed?	Lab	Onsite	In-House Lab	Lab	Lab
How are Test Kits Distributed?	Shipped home/worksite	Shipped to worksite	Shipped home or bulk	Bulk ship	Shipped home or bulk to worksite
Appointment Scheduling	Online	Online	n/a	n/a	One-time use web link codes
Cost per Test (including postage)	Home: \$118.90 Worksite: Inquire	Inquire	Home: \$130 Worksite/Bulk: \$115	Home: \$139	Home: \$119 Hybrid: \$109 Worksite: \$79-\$94
Other Fees (staffing, set-up, travel)	Inquire	Inquire	None	None	Employer dashboard: \$140 per viewer)
Minimum Requirements (e.g., # of tests/event, total # of tests)	Home: 500 tests Worksite: Inquire	None	Home: 1,000 tests	500 tests	Home: none Worksite/Hybrid: 50 tests
Implementation Lead Time (to set up account and start test samples)	4 to 6 weeks	4 to 6 weeks	1-3 weeks	48-72 hours	2 days



## OVERVIEW

# Outsourcing Contact Tracing

Contact tracing is a process to contact people who may have been exposed to someone who has COVID-19 and to provide guidance and support.

## How It Works

- Used by health departments to slow/stop spread of infectious diseases
- Contact tracing slows the spread of COVID-19 by:
  - Letting people know they may have been exposed to COVID-19 and should monitor their health for signs and [symptoms of COVID-19](#)
  - Helping those who may have been exposed to COVID-19 get tested
  - Asking people to [self-isolate](#)<sup>1</sup> if they have COVID-19 or [self-quarantine](#)<sup>2</sup> if they are a close contact of someone with COVID-19
- Some employers elect to provide contract tracing with their own staff

### <sup>1</sup> Isolation

keeps someone who is infected with the virus away from others, even in their home

### <sup>2</sup> Quarantine

keeps someone who might have been exposed to the virus away from others



Click [here](#) to access the free online training contact tracing course offered by Johns Hopkins University.

## Features to Consider (if outsourcing)

- **Type** of calls/outreach to identified employees
  - App to identify exposed employees
- **Cost:** Typical pricing ranges:
  - Contact Tracing Calls: \$220 per initial contact to \$90 per hour
  - Contact Identification App: \$1.35 PEPM to \$2.00 PEPM and up
- **Methods/channels** to report symptomatic/infected employees
- **Extent of coaching** and clinical guidance provided
- **Minimum** employer size
  - Is tracing offered on a stand-alone basis from other services?
  - Is tracing offered to family members?



\*All information is subject to change including availability of tests, pricing and lead times. Please contact vendor by clicking the contact links below for most current information.

## COVID-19 VENDOR INVENTORY

# Contact Tracing Vendors

As of December 2020 // Page 1 of 2\*

Organization/Contact Link:	<a href="#">Amerisys</a>	<a href="#">Accolade</a>	<a href="#">Wellcast</a>	<a href="#">Buoy Health*</a>
<b>Services Provided</b> (Identification of exposed contacts and follow-up with contacts)	Identification & Follow-up	Identification & Follow-up	Identification & Follow-up	Identification (coming in 2021)
<b>Sold Stand-Alone from Core Services</b>	Yes	No	Yes	Yes
<b>Minimum Employer Size</b>	No Minimum	50 lives	25 lives	50 lives
<b>Minimum Contract Duration</b>	1 Year	6 months	1 year	6-12 months
<b>Ways of Identifying/Reporting Symptoms/Infections</b>	Call center	App check-in, Website, Call Center, Mobile Messaging	Website, Email, Mobile Messaging	Via Screening App
<b>Dashboards and Reporting</b>	Daily, Weekly, and Monthly Reporting	Real time dashboard, Daily/Weekly Reporting	Real time reports	Real time dashboard
<b>Qualification of Contact Tracing Staff</b>	Medical, Case Management, or Rehabilitation type qualifications, JH CT training	JH CT training	Registered Nurse + JH CT Training	No follow-up staff. Employer is responsible for all outreach
<b>Services Available to Non-Employees?</b>	No	No	Yes (Direct Contact family members)	TBD
<b>Pricing</b>	<b>Implementation Fee:</b> \$2,400 (up to 1,000)  <b>Price per Person:</b> \$220 (includes 3 direct contacts) \$90 for each contact thereafter	<b>Implementation Fee:</b> \$0  <b>\$6 PEPM</b>	<b>Implementation Fee:</b> \$0  \$90/hr of Contact Tracer (time to talk to infected person, call family members, employee contacts)	<b>*Hays Terms</b> \$10k start-up fee waived  50 to 1000 EEs: \$1,350/mo to \$2,700/mo  For 1001+ EEs – contact Hays Companies





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## COVID-19 VENDOR INVENTORY

# Contact Tracing Vendors

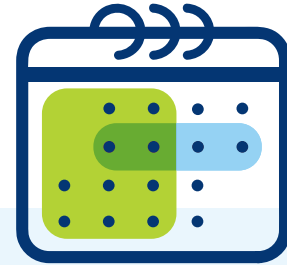
As of December 2020 // Page 2 of 2\*

Organization/Contact Link:	<a href="#">HCIActive</a>	<a href="#">Kinexon</a>	<a href="#">Return Safe</a>
<b>Services Provided</b> (Identification of exposed contacts and follow-up with contacts)	Identification	Identification	Identification
<b>Sold Stand-Alone from Core Services</b>	Yes	Yes	Yes
<b>Minimum Employer Size</b>	50 lives	30 devices	No minimum
<b>Minimum Contract Duration</b>	6 months	Up to 12 months	1 year (some flexibility)
<b>Ways of Identifying/ Reporting Symptoms/Infections</b>	App, Website Portal	Wearable tracking device	Daily screening App; partners with wearables
<b>Dashboards and Reporting</b>	Real time dashboard & reporting	Real time alerts and dashboard	Real time dashboard
<b>Qualification of Contact Tracing Staff</b>	No follow-up staff. Employer is responsible for all outreach	No follow-up staff. Employer is responsible for all outreach	Partners with TaskUs (JH CT Training)
<b>Services Available to Non-Employees?</b>	Yes	No	Yes
<b>Pricing</b>	Implementation Fee: \$0 \$1.77 PEPM	<b>Inquire</b> Pricing for software and devices varies	<b>Implementation Fee:</b> Case by case \$7 PEPM



## HAYS COMPANIES

# COVID-19 Vaccine FAQs



### When will vaccines be available?

- Administration of initial doses of the [Pfizer/BioNTech](#) COVID-19 vaccine began on 12/14/20 to the highest priority groups.
- Administration of [Moderna's](#) COVID-19 vaccine began on 12/21/20. The vaccine has the same mechanism and similar efficacy to the Pfizer/BioNTech vaccine.
- Estimates of availability and distribution vary. Visit the [CDC](#) and [HHS](#) sites for vaccine distribution information.

### How will vaccines be distributed?

- The government is overseeing planning for all initial distribution of the vaccine.
- It appears that each state, along with its health department, will develop its own plan for distribution and allocation, including determining the providers and settings for administration of the vaccine.
- [The CDC Advisory Committee on Immunization Practices \(ACIP\)](#) will make recommendations on prioritization of populations for the vaccine.

### How much will the vaccine cost?

- Currently, it appears the federal government may provide funding for the initial doses of vaccine serum purchased as a part of [Operation Warp Speed](#). Initial vaccine serum costs estimates range from \$20 to \$37 per dose (two doses required for initial vaccines).
- Administration costs: Fully insured health plans and self-insured employers will likely be responsible for vaccine administration costs. The [CMS](#) released Medicare payment rates for COVID-19 vaccine administration: \$28.39 to administer single-dose vaccines. For a COVID-19 vaccine requiring a series of two or more doses, the initial dose(s) payment rate will be \$16.94, and \$28.39 for administration of the final dose.

**For the latest information, visit [CDC FAQs about COVID-19 Vaccination](#).**

### How will the cost be covered?

- [The CARES Act](#) requires most health insurers and private plans to cover any CDC-recommended COVID-19 preventive services, including vaccines, both in-network and out-of-network, with no cost-sharing. Out-of-network rates cannot be unreasonably low. CMS's reimbursement rates are cited as a potential guideline for insurance companies.
- Employers will want to consider if they will incur cost for non-enrolled employees and/or families, and if so whether they will provide/administer vaccine and/or pay the claims or reimburse for these individuals.

### How do we access the vaccines?

- Initial supplies will be limited.
- Distribution will be phased, with prioritization of health care workers, first responders and long term care/assisted living facilities.
- Providers may have a screening process to determine who is eligible for initial vaccine supplies.
- Vaccine access for the general population is expected to be available by spring/summer 2021.
- It is anticipated that major retail pharmacies will have the ability to administer COVID vaccines (similar to flu and other vaccines), but timing is to be determined.
- Due to restricted initial supplies, cold storage requirements and the need for experience with actual patient administrations, we anticipate that it will be months before employers/vendors may be able to facilitate COVID vaccine clinics.



HAYS COMPANIES

# COVID-19 Vaccine FAQs

## How many people will take the vaccine?

- It is difficult to say how many individuals will take the vaccine when it is first available to them; several surveys reveal that many individuals are hesitant to take a COVID-19 vaccine at this time.
- Children have not been significantly included in the initial trials, as safety in adults is studied first. Studies are starting to test vaccine in children 12 years old and up, and then studies in younger children may follow. Therefore, vaccines may not be available to children as early as for adults.

## Should we require employees to take the vaccine?

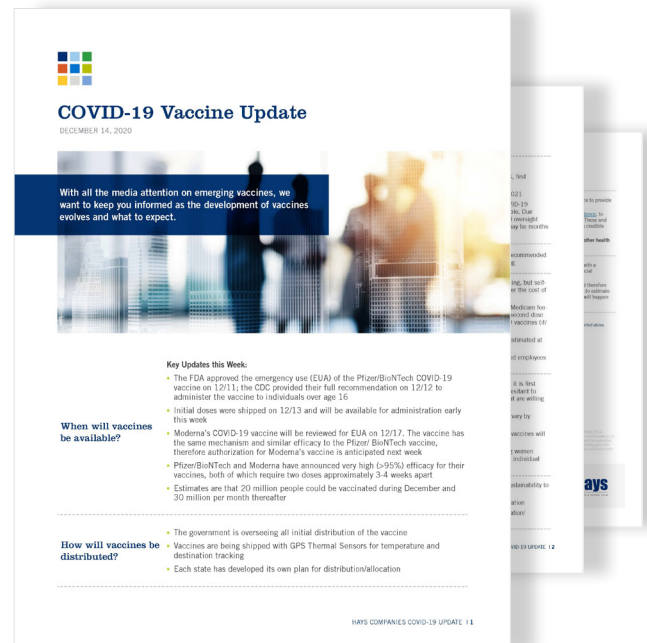
- Requiring vaccines is not without controversy and potential legal pitfalls. Employers should carefully consider whether they require the vaccine, what exceptions will apply, and whether a voluntary policy is more appropriate for their business needs. Factors include type of industry, business sustainability, employee/labor relations, legal exposure, documenting requests for accommodations and other practical issues.
- We recommend that employers seek legal counsel for your specific organization/circumstances and continue to monitor new laws and guidance from federal (e.g., [EEOC](#)) and state authorities.

## What should we tell employees?

- Develop fact sheets applicable to your workforce to provide employees with guidance when available.
- The CDC has developed a strategic framework, [Vaccinate with Confidence](#), to strengthen public trust in vaccines and discourage misinformation.
- These and similar federal resources can be leveraged to provide employees with fact-based information.
- Employees should always be encouraged to speak with their PCP or other health care providers for medical advice.

## Can we relax precautions now that a vaccine is available?

- Ongoing vigilance is critical. We are far from being in the clear, even with a vaccine. Employers must continue to strongly promote precautions: social distancing, masks, handwashing, adequate ventilation, and flu vaccines.
- Herd immunity occurs when the majority of people are immune to a disease and therefore the spread of the disease is effectively mitigated. It is still speculative to estimate when herd immunity to COVID-19 will be achieved, but experts do not believe this will happen until late 2021, or even 2022.



Read our vaccine update [here](#).



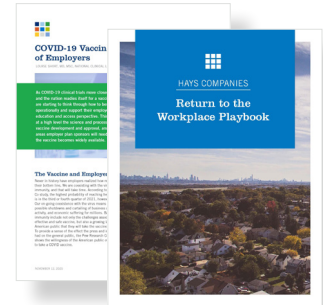
HAYS COMPANIES

## COVID-19 Resources for You

### Toolkits & FAQs

Guidance, resources, and FAQs for:

- Maintaining a safe work environment
- Managing well-being at home



### Vendor Resources

- CDC COVID-19 guidance, strategies and recommendations for general businesses
- CDC COVID-19 FAQs for general businesses
- Links to state-by-state COVID-19 screening and temperature check laws and executive orders
- Inventories of employer screening, testing and tracing vendors
- Access to Hays Companies' preferred pricing for Buoy Health's symptom checker/screening app

### Compliance Support

- COVID-19 Relief Legislation: Guidance and Support
- Benefits Compliance Timelines and Checklists
- Health & Welfare Considerations & Best Practice

**Ask your Hays Companies team for the most recent version of resources.**



## HAYS COMPANIES | COVID-19

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We are actively monitoring the evolving vaccine landscape. Contact your Hays consultant with any additional questions.

Check our [COVID-19 Resource Center](#) for the latest information on the COVID-19 vaccine and how it will impact employers and health plans.

*Please be advised that we are not offering medical or legal advice on appropriate testing measures or other related medical information. We are not recommending any specific types of testing or any particular vendor(s). Employers should review any protocol, testing, or employment decisions made related to COVID-19 with your employment law counsel. Any and all information, comments, analysis, and/or recommendations set forth within 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, comments above do not take into account any applicable pending or future legislation introduced with the intent to override, alter or amend current policy language.*

