

UNDERSTANDING COVID-19 VACCINES

Helping employers plan their vaccination strategies

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From the onset of the COVID-19 pandemic, Cigna has focused on delivering peace of mind for the people and businesses we serve. We've taken bold actions to drive affordability, remove uncertainty, and make health care easier.

As we step closer to the availability of the vaccine, Cigna recognizes the variables employers, like you, will need to consider for their employees, such as:

- ▶ Availability of vaccine
- ▶ How your workforce fits into the phased rollout
- ▶ Vaccine costs for you and your employees
- ▶ What you can do now to prepare

We created this reference document to support you in this process and included links to important guidance and helpful information from the Centers for Disease Control & Prevention (CDC), U.S. Food & Drug Administration (FDA), and other sources, making it easier to access all resources in one place.

When will a vaccine be available?

In the United States, there are currently no authorized or approved vaccines to protect against COVID-19. Multiple COVID-19 vaccines are under development. Some have begun large-scale (phase 3) clinical trials in the United States.

1. How will we know that a COVID-19 vaccine is both safe and effective?

Cigna looks to the FDA and CDC with input from the Advisory Committee on Immunization Practices (ACIP) to determine these factors.

2. When will a vaccine be approved?

Nobody knows for sure at this time. Manufacturers are targeting the end of 2020 for initial results that, if positive, could lead to approval. A lot depends on the results of late-stage clinical trials. FDA-approved Emergency Use Authorization (EUA) is a likely first step once the vaccine manufacturers believe that they have sufficient data to show that the vaccine is both safe and effective.

3. What are the differences between the leading vaccine candidates?

There are four main vaccine candidates in late-stage clinical trials. Each manufacturer has chosen targeted components of the virus and/or how the vaccine is delivered within the body. Although these choices vary, the principle of creating immunity is the same. Some require two shots and at least one is only one shot. There are also differences in vaccine storage requirements from refrigeration to deep freezing. We will reserve specific details for if/when a vaccine is authorized for use and will spell out all pertinent details.

4. Pfizer recently announced the effectiveness of their vaccine. Will that be available soon?

The news about the Pfizer vaccine generating an excellent clinical response is a welcome step forward for a world anxious for progress. The FDA will be evaluating clinical trials to determine safety and efficacy of the vaccine. Once it is FDA approved or authorized for emergency use, Cigna expects that the vaccine would be available for the general public. Pfizer vaccine is noted to have specific cold storage requirements and we expect this vaccine will be primarily distributed by large medical centers and public health departments. Most drug stores and doctors' offices may not typically have the necessary subzero refrigerator to store the vaccine onsite. Cigna will continue to monitor the progress of this important clinical information and support our clients, customers, and providers to facilitate access.

5. Will the COVID-19 vaccine be available for children?

The current vaccine candidates are being studied in adults. Approximately 10.5% of COVID-19 infections occur in children. Once there are enough safety and efficacy data on new COVID-19 vaccines, trials in children can get underway. Until then, children should receive their flu and other scheduled vaccines, wear masks, physically distance, and practice frequent hand washing.

How will the vaccine be covered and how much will it cost?

The federal government is committed to providing the vaccine itself to the American public at no cost. In addition, the federal government has released interim final regulations with respect to Medicare, Medicare Advantage (MA), Medicaid, and private health plans that includes a requirement there be no cost sharing for patients and other specifics on vaccine administration pricing for both in- and out-of-network providers during the public health emergency (PHE). As such, and as a condition of receiving the vaccines free from the federal government, providers will likely not be able to charge patients for vaccine administration, and plans must reimburse providers for administration at an amount that is reasonable. A payment at the Medicare rate for vaccine administration will be considered reasonable.

1. Will the vaccine be considered a preventive service waiving cost share for an employer's workforce?

Any vaccine that receives FDA approval and is recommended by CDC (in partnership with guidance from ACIP), will be covered as a preventive service.

2. Will my health plan with Cigna cover the cost of a COVID-19 vaccine?

The vaccine will be covered as a preventive service. Initially, the cost of the vaccine serum will be paid by the government. We expect that providers' charges for administering the vaccine will be paid under your Cigna medical plan, the same as any other immunization administration charge. We also expect that members enrolled in plans that cover preventive services at 100% will incur no additional cost.

3. Can employers buy vaccine to expedite the delivery to a workforce?

In the initial phases of vaccine distribution, the vaccine supply is restricted. Employers will not have access to the vaccine. At first, priority will be given to CDC-approved providers and administered to high-risk individuals and first responders.

What can employers and their workforce do now?

It's important to continue encouraging employees to follow medical guidance to cover the mouth and nose with a mask when around others, avoid close contact with people who are sick, practice physical distancing of at least 6 feet, and wash hands often. These practices have definitively been shown to decrease the spread of COVID-19 and the flu. Get more information about these and other steps you can take to [protect yourself and others from COVID-19](#).

1. What are the benefits of the flu vaccine during the pandemic?

It's important to stay vigilant against other illnesses like influenza, also known as the flu, which has similar symptoms to COVID-19. [Cigna and the CDC recommends all persons aged ≥6 months who do not have contraindications get the flu vaccine](#), which is covered under your medical plan's preventive benefit, usually at 100%. Although the flu vaccine does NOT provide protection against COVID-19, protection against the flu may help health care professionals potentially rule out a flu diagnosis when examining patient symptoms.

2. Some COVID-19 vaccine candidates require storage at -80 degrees Celsius. How should employers prepare? For those that can afford it, should employers invest in ultra-low temperature freezers?

In the initial phases, when the vaccine supply is restricted, employers will not have access to the vaccine. It will be distributed by CDC-approved providers and vaccine will be administered to high-risk individuals first. As none of the vaccines have been approved by the FDA, it is too early to recommend purchasing storage or other related equipment.

How will vaccines be distributed?

The CDC is making COVID-19 vaccination recommendations for the United States based on input from the [Advisory Committee on Immunization Practices \(ACIP\)](#). ACIP is a federal advisory committee comprised of medical and public health experts who develop recommendations on the use of vaccines in the civilian population of the United States. ACIP recommended four groups for COVID-19 vaccination in the early phases:

- ▶ Healthcare personnel
- ▶ Workers in essential and critical industries
- ▶ People at high risk for severe COVID-19 disease due to underlying medical conditions
- ▶ People 65 years and older

Each U.S. state submitted to the CDC for approval a state-specific distribution plan. The U.S. federal government contracted with McKesson to distribute most of the vaccine candidates and supplies at the government's direction. This is different than the normal vaccine distribution process where healthcare entities contract directly for vaccine distribution.

1. Who gets priority access to the vaccine?

Priorities will be outlined in state planning documents but we should expect priority will be given to the most vulnerable, such as nursing home residents and those with high-risk underlying conditions, along with frontline healthcare workers and first responders. More details to follow.

2. Will Cigna offer COVID vaccine clinics/events?

Much depends on how the vaccine is distributed at the state level. For clients that have onsite health centers through Cigna Onsite Health, we will make every effort to obtain the vaccine and offer it to eligible employees. We will provide more information when more widespread distribution and availability allows.

3. Will the vaccine need to be given each year?

At this time, the answer is unclear. Viruses tend to mutate over time, plus we do not yet completely understand how long vaccinations may provide protection from COVID-19 infection. This is a matter that will continue to be studied by the medical and scientific community.

Helpful resources for employers

▶ State and Local Health Departments:

In addition to federal guidelines, several states and local health departments have resources to provide additional information on COVID-19 vaccines. The CDC provides a link to accredited State Departments of Health [here](#). The National Association of County and City Health Officials (NACCHO) provides links to local health departments [here](#).

- ▶ [CDC COVID-19 Vaccine FAQ](#)
- ▶ [CDC COVID-19 Vaccine Planning Guide](#)
- ▶ [CDC COVID-19 Vaccination Recommendations](#)
- ▶ [CDC COVID-19 Vaccination Information Regarding Children](#)
- ▶ [Occupational Safety and Health Administration \(OSHA\) Regarding COVID-19](#)
- ▶ [U.S. Equal Employment Opportunity Commission \(EEOC\) Regarding COVID-19](#)
- ▶ [Cigna Coronavirus \(COVID-19\) Resource Center](#)



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