

Covid 19 Carrier Update

Updated: 4/3/2020

Carrier	Grace periods and deferment (Direct with Carrier)	Grace periods and deferment (DC Exchange)	Special Enrollment Periods (SEP) (Direct with Carrier)	Special Enrollment Periods (SEP) (DC Exchange)	COVID expenses waived (Direct with Carrier)	COVID expenses waived (DC Exchange)	Reduction of hours approved to stay on plan (Direct with Carrier)	Reduction of hours approved to stay on plan (DC Exchange)	Allowing terminations without QE (Direct with Carrier)	Allowing terminations without QE (DC Exchange)
Aetna AFA (Innovation Health) Aetna Website	Extended grace period to pay premiums on case by case basis.	No Cancellations while DC State of Emergency is in effect.	No special open enrollment	Individual 1. Uninsured residents of DC are encouraged to enroll right away. 2. There are no exceptions or qualifying events needed. 3. They are also given the opportunity to see if they qualify for any kind of payment assistance, cost-sharing, Medicaid, etc. 4. There are no waiting periods for the benefits either. SHOP/Employers 1. This would apply to employees who are not enrolled on their employers health plan, regardless of what the reason is. 2. Currently the "special enrollment" to allow employees who are not enrolled on their employers health plan the opportunity to enroll without a qualifying event, is not available. 3. They are actively working on this and hope an update and/or to have something in place by next week.	Deductible, copays, er, urgent care, telemed services all waived for treatment of COVID-19 cost-sharing waived	Regular policy cost sharing applies. cover treatment for COVID-19 with no cost-sharing. Waive cost sharing for diagnosis, testing, and treatment for COVID-19 for out-of-network providers if there is an unreasonable delay for in-network providers.	Yes	Yes	Yes	Yes
Aetna 100 +	Extended grace period to pay premiums on case by case basis.	n/a	No special open enrollment	No special open enrollment	Deductible, copays, er, urgent care, telemed services all waived	Regular policy cost sharing applies.	Yes	n/a	Yes	n/a
Anthem Anthem Website	Extended grace period to pay premiums on case by case basis.	n/a	Anthem will provide Fully Insured Groups a Special Enrollment Period to enroll employees who previously did not elect to enroll in coverage at the time of open enrollment. This Group Special Enrollment Period will last from March 23rd through April 3rd and is for Large and Small groups with coverage effective 4/1. State eligibility guidelines will apply as it relates to eligible employees. All applications MUST be submitted to Anthem Enrollment by fax at 866-305-7200 or anthem.enrollment@anthem.com no later than April 3rd. The employee MUST meet the Group Imposed Waiting Period before being able to come on during the Special Enrollment Period of March 23rd and April 3rd.	n/a	Deductible, copays, er, urgent care, telemed services all waived	n/a	Yes	n/a	Yes	n/a
Carefirst Carefirst BlueCross BlueShield Website	Extended grace period to pay premiums on case by case basis.	No Cancellations while DC State of Emergency is in effect.	Open enrollment through 4/15 for uninsured only. Employee will have option of 4/1 or 5/1 effective date	Individual 1. Uninsured residents of DC are encouraged to enroll right away. 2. There are no exceptions or qualifying events needed. 3. They are also given the opportunity to see if they qualify for any kind of payment assistance, cost-sharing, Medicaid, etc. 4. There are no waiting periods for the benefits either. SHOP/Employers 1. This would apply to employees who are not enrolled on their employers health plan, regardless of what the reason is. 2. Currently the "special enrollment" to allow employees who are not enrolled on their employers health plan the opportunity to enroll without a qualifying event, is not available. 3. They are actively working on this and hope an update and/or to have something in place by next week.	Deductible, copays, er, urgent care, telemed services all waived	In-network: For in-network, cost sharing is waived. Out of Network: Patients may see surprise billing when treated by out-of-network providers even though the insurer is waiving cost-sharing	Yes	Yes	Yes	Yes
Cigna Cigna Website	Extended grace period to pay premiums on case by case basis.	n/a	Per Anne 12pm 3.25.20. Employers are looking to ensure there is healthcare protection available for their employees who had previously chosen not to elect coverage, with the uncertainty around the Covid-19 pandemic those employees may now decide to elect a healthcare option. A special enrollment can be made available to employees who had previously declined coverage (not intended for existing insureds to change or cancel coverage if already enrolled); employees who had previously elected a spouse/partner's plan would not be excluded from enrolling through this enrollment event. To allow an employer to hold a one-time special enrollment event between now and 5/31/2020 to allow employees who previously waived coverage the opportunity to enroll for healthcare benefits. This enrollment event is intended for Medical (or dental) clients and the recommendation does not extend to Cigna Group Insurance.	n/a	All COVID expenses waived including cost share	n/a	Yes	n/a	Yes	n/a
DCHL DC Healthlink Website	No Cancellations while DC State of Emergency is in effect	See comments associated with each carrier	Following Carrier Guidelines	See comments associated with each carrier	See comments associated with each carrier	Cover treatment for COVID-19 with no cost-sharing. Waive cost sharing for diagnosis, testing, and treatment for COVID-19 for out-of-network providers if there is an unreasonable delay for in-network providers.	Yes	Yes	Yes	Yes
Kaiser Kaiser Website	Extended grace period of 60 days	No Cancellations while DC State of Emergency is in effect.	Special open enrollment for April and May	Individual 1. Uninsured residents of DC are encouraged to enroll right away. 2. There are no exceptions or qualifying events needed. 3. They are also given the opportunity to see if they qualify for any kind of payment assistance, cost-sharing, Medicaid, etc. 4. There are no waiting periods for the benefits either. SHOP/Employers 1. This would apply to employees who are not enrolled on their employers health plan, regardless of what the reason is. 2. Currently the "special enrollment" to allow employees who are not enrolled on their employers health plan the opportunity to enroll without a qualifying event, is not available. 3. They are actively working on this and hope an update and/or to have something in place by next week.	Deductible, copays, er, urgent care, telemed services all waived also has test centers set up	Regular policy cost sharing applies. Cover treatment for COVID-19 with no cost-sharing. Waive cost sharing for diagnosis, testing, and treatment for COVID-19 for out-of-network providers if there is an unreasonable delay for in-network providers.	Yes	Yes	Yes	Yes
UHC UHC Website	UHC is approving additional payment extensions past the state specific grace periods. Employers must call billing directly	No Cancellations while DC State of Emergency is in effect.	UnitedHealthcare is providing its fully-insured small and large employer customers with a Special COVID-19 Enrollment Opportunity to enroll employees who previously did not enroll in coverage. The opportunity will be limited to those employees who previously did not elect coverage for themselves (spouses or children) or waived coverage. • The enrollment opportunity will extend from March 23, 2020, to April 6, 2020. Effective date is April 1. • Customers are not required to adopt the Special COVID-19 Enrollment Opportunity. Because of this, no opt out action is required on their behalf. UnitedHealthcare realizes each situation is unique, and each customer must make their own decisions on the enrollment opportunity. • Dependents, such as spouses and children, can be added if they are enrolled in the same coverage or benefit option as the employee. • Standard waiting periods will be waived; however, existing eligibility and state guidelines will apply. • Existing eligibility, underwriting and state guidelines will apply. • The Special Open Enrollment period is NOT intended to allow members to change plan options. • During the next 90 days, and one time only, if an employer wishes to buy down their benefit plan, UnitedHealthcare will allow it. The group's effective date will not change.	Individual 1. Uninsured residents of DC are encouraged to enroll right away. 2. There are no exceptions or qualifying events needed. 3. They are also given the opportunity to see if they qualify for any kind of payment assistance, cost-sharing, Medicaid, etc. 4. There are no waiting periods for the benefits either. SHOP/Employers 1. This would apply to employees who are not enrolled on their employers health plan, regardless of what the reason is. 2. Currently the "special enrollment" to allow employees who are not enrolled on their employers health plan the opportunity to enroll without a qualifying event, is not available. 3. They are actively working on this and hope an update and/or to have something in place by next week.	Deductible, copays, er, urgent care, telemed services all waived	Regular policy cost sharing applies. Cover treatment for COVID-19 with no cost-sharing. Waive cost sharing for diagnosis, testing, and treatment for COVID-19 for out-of-network providers if there is an unreasonable delay for in-network providers.	Yes	Yes	Yes	Yes