

# COVID-19 Carrier Updates

Updated:

| Carrier   | Grace Periods and Payment Deferment Options  | Special Enrollment Periods (SEP)   | COVID expenses waived   | Reduction of hours approved to stay on plan | Allowing terminations without QE |
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| <b>Aetna AFA</b><br><b>(Innovation Health)</b><br><a href="#">Aetna Website</a> | Extended grace period to pay premiums on case by case basis. Aetna has suspended letters containing verbiage around "due dates/termination dates" for fully insureds as well as AFA/HIA.   | No special open enrollment.<br><br>For TPA (Administered) business, we are requesting W&T Statements for 5G (1-100) customers. Aetna does ask TPA to attempt to obtain a copy in order to validate the employee is on payroll; if they state they have no access due to closure, etc., you can waive the requirement but should be after TPA-HIA has attempted to obtain.  | Deductible, copays, er, urgent care, teledoc services all waived. Services for treatment of COVID-19 cost-sharing waived. | Yes   | Yes                              |
| <b>Aetna 100 +</b>  | Extended grace period to pay premiums on case by case basis.   | No special open enrollment   | Deductible, copays, er, urgent care, teledoc services all waived  | Yes   | Yes                              |
| <b>Anthem</b><br><a href="#">Anthem Website</a>                                 | Extended grace period to pay premiums on case by case basis.   | 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.  | Deductible, copays, er, urgent care, teledoc services all waived  | Yes   | Yes                              |
| <b>CareFirst</b><br><a href="#">CareFirst BlueCross BlueShield Website</a>      | <a href="#">Extended grace period to pay premiums on case by case basis. CareFirst has provided a sample Premium Deferral Payment Plan Group acknowledgement letter.</a>   | Open enrollment through 4/15 for uninsureds only. Employee will have option of 4/1 or 5/1 effective date   | Deductible, copays, er, urgent care, teledoc services all waived  | Yes   | Yes                              |
| <b>Cigna</b><br><a href="#">Cigna Website</a>                                   | Extended grace period to pay premiums on case by case basis. Cigna has also launched a new Select Segment COVID-19 Resource Line. This hotline will provide 1-on-1 support to smaller employers and consultants wanting to learn more about this new line. The resource line will be staffed by senior leaders of our Client Management team, trained to address frequently asked questions, such as:<br>• How can I access the CARES Act funding from the federal government?<br>• Will Cigna be flexible in helping us manage the financial and premium obligations on our account?<br>• How can I maintain coverage for my employees who are furloughed or have reduced hours as a result of this crisis?<br>You can reach the resource line at (844) 338-4091, 9 a.m. to 5 p.m. ET daily or at SelectCOVID19support@cigna.com throughout the month of April. | 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.<br><br>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.<br>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.<br>This enrollment event is intended for Medical (or dental) clients and the recommendation does not extend to Cigna Group Insurance.   | All COVID expenses waived including cost share  | Yes   | Yes                              |
| <b>DCHL</b><br><a href="#">DC HealthLink Website</a>                            | Members who are enrolled in an Individual and Family plans will follow carrier guidelines for payment option plans. Additional payment options are currently not available for small groups enrolled on DC Healthlink.   | As part of DC Health Link's response to the Coronavirus (COVID-19) outbreak, DC Health Link is offering a new special enrollment period "SEP" so that your current employees who are not covered under your DC Health Link employer sponsored health plan can enroll. Your employees can sign up for health insurance coverage now even if they declined in the past. Dependents can also enroll. Enrollment cut off dates:<br>• April 1st effective date: Enrollments must be received by April 15, 2020<br>• May 1st effective date: Enrollments must be received by April 30, 2020  | <a href="#">Go to this link for complete details. Please see the link below. https://dchealthlink.com/coronavirus</a>     | Yes   | Yes                              |
| <b>Kaiser</b><br><a href="#">Kaiser Website</a>                                 | Extended grace period of 60 days. We are working with regulators and will continue to send bills and notices as normal practice. However, we will not terminate the groups for late payments during April. Employers experiencing difficulties with premium payments and pay premium directly with Kaiser Permanente should reach out to the Employer Broker Services (EBS) team to discuss alternative premium payment options (MAS-EB5@kp.org or via phone at 877-514-5114). Groups using a TPA should contact their TPA partner.  | Special open enrollment for April and May. We are continuing to allow a special open enrollment period. Applications received between 4/4/2020 and 4/15/2020 may be applied for a 5/1/2020 effective date if the employer agrees.  | Deductible, copays, er, urgent care, teledoc services all waived. Kaiser also has test centers set up.                    | Yes   | Yes                              |
| <b>UHC</b><br><a href="#">UHC Website</a>                                       | UHC is approving additional payment extensions past the state specific grace periods. Employers must call billing directly   | 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 elect coverage. The opportunity will be limited to those employees who previously did not elect coverage for themselves (spouses or children) or waived coverage.<br>• The enrollment opportunity will extend from March 23, 2020, to April 6, 2020. Effective date is April 1.<br>• 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.<br>• Existing eligibility, underwriting and state guidelines will apply.<br>• The Special Open Enrollment period is NOT intended to allow members to change plan options.<br>• 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. | Deductible, copays, er, urgent care, teledoc services all waived  | Yes   | Yes                              |