



COVID-19 Carrier Updates

Information subject to change as information becomes available.

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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	New Business/Renewal Cut Off Dates Extended	Return to the Worksite
Aetna AFA (Innovation Health) Aetna Website	Extended grace period to pay premiums on case by case basis. Aetna has suspended letters containing language around "due dates/termination dates" for fully insureds as well as AFA/HFA.	For TPA (Administered) business, we are requesting W&T Statements for SG (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. Cap Market - COVID 19 SEP concludes after tomorrow April 17, 2020.	Deductible, copays, or, urgent care, telehealth services all waived. Services for treatment of COVID-19 cost-sharing waived	Yes	Yes		
Aetna 100 +	Extended grace period to pay premiums on case by case basis.	No special open enrollment	Deductible, copays, or, urgent care, telehealth services all waived	Yes	Yes		
Anthem Anthem Website	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 Impact Waiting Period before being able to come on during the Special Enrollment Period of March 23rd and April 3rd.	Deductible, copays, or, urgent care, telehealth services all waived	Yes	Yes		
Carefirst Carefirst BlueCross BlueShield Website	<u>Extended grace period to pay premiums on case by case basis. Carefirst has extended a sample Premium Deferral Payment Plan Group Acknowledgement letter, individuals and fully insured employees who wish to take advantage of premium deferral for the last month of April and May must submit their payment deferral requests by the May 10 deadline. Employees and individuals who want to defer premiums just for the month of May have until June 10, which to submit their online requests.</u>	Open enrollment through 4/15 for uninsured only. Employee will have option of 4/1 or 5/1 effective date. The SEP has been extended through 6/15/20 for fully insured groups and individuals. Self insured groups may choose to offer SEP in alignment with the fully insured SEP at their own discretion.	Deductible, copays, or, urgent care, telehealth services all waived. This will have no impact on the qualifying status of CHMP's.	Yes	Yes		Beginning immediately we are pushing back the due dates to the 20th of the month for the Broker Admin. date and 22nd for the Carefirst Broker Express/Hub due date - the same cut off dates for new and renewing business. This is for group business effective for May and June - new and renewing at this time. We will be adjusting the dates in our system ahead for these months to change the extension.
Cigna Cigna Website	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 law. The resource line will be staffed by senior leaders of our Client Management team, trained to address frequently asked questions, such as: • How can I access the CARES Act funding from the federal government? • Will Cigna be flexible in helping us manage the financial and premium obligations on our accounts? • How can I maintain coverage for my employees who are furloughed or have reduced hours as a result of this crisis? You can reach the resource line at (844) 338-4021, 9 a.m. to 5 p.m. ET daily or at SelectCOVIDSupport@cigna.com throughout the month of April.	Per Anne 12pm 3.25.20. Employees 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 employee to hold a one-time special enrollment event between now and 5/15/2020 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. <u>The Special Enrollment period (SEP) has been extended through 6/31/2020.</u>	All COVID expenses waived including cost share	Yes	Yes		
DCOL DC HealthLink Website	Members who are enrolled in an individual and family plans will follow carrier guidelines for payment options. For Small groups and none profits, terminating coverage: During the District of Columbia's Public Emergency and Public Health Emergency we are not terminating coverage for non-payment of premium. You do not have to contact us. The non-termination policy is automatically applied to your coverage. • We are not sending late payment notices: You will not receive a notice of late payments from us during the District of Columbia's Public Emergency and Public Health Emergency. • You can defer your premium payments: We are providing a new 60 day grace period for premium payments. The new grace period will start when the Public Health Emergency ends as determined by the Mayor. The current Public Health Emergency is scheduled to end April 14. If that doesn't change, it means you will have a 60-day grace period to pay premiums from April 24th. If the Public Health Emergency is extended by the Mayor, then you will have a 60-day grace period from the date the emergency ends to pay your premiums. DC Mayor Bowser has extended the state of emergency through 5/15/2020. The 60-day grace period will begin when the order is lifted after 5/15/2020. You can make this extension automatic and so you do not have to call us to request it. Because premium payments are due by the end of each month, this means that your premium will be due by July 31. AUTOMATIC 12 MONTHS REPAYMENT PERIOD: To further help, we have implemented a policy that will automatically provide you with the 12 months. You do not have to contact us and do not have to apply. If you can't make payments during the public health emergency, you missed payments before the emergency was declared, and/or you can't make payments during the grace period of 60 days after the emergency ends, we will automatically provide you with the 12 months. • This means that you will have until July 31, 2021 to pay past due premiums in monthly installments. • DC Health Link never charges late fees, interest, or any other fees.	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: • April 1st effective date: Enrollments must be received by April 15, 2020 • April 1st effective date: Enrollments must be received by April 30, 2020	Go to this link for complete details. Please see the link below - https://dc.healthlink.com/coronavirus	Yes	Yes	No	
Kaiser Kaiser Website	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. Employees 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-ERS@kpa.org or via phone at 877-514-5149). 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, or, urgent care, telehealth services all waived Kaiser also has text services set up	Yes	Yes		
UHC UHC Website	UHC is approving additional payment extensions past the state specific grace periods. Employees must call billing directly. United Healthcare has announced an extension to their special coronavirus enrollment period. They are extending the period until Monday April 13th. Please advise your staff of the additional enrollment period and submit enrollment changes by April 13th should any of your staff choose to join as a new member or change their dependent status.	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 lay down their benefit plan, UnitedHealthcare will allow it. The group's effective date will not change.	Deductible, copays, or, urgent care, telehealth services all waived	Yes	Yes		We've recently released a Return to Worksite Toolkit with valuable resources that can help your clients answer their biggest transition questions. The toolkit includes: • COVID-19 testing updates: The latest information about the facts of COVID-19 testing. • State-specific information: Maps with links to websites and local public health information. • Readiness information: Key considerations as clients develop their transition strategies. Brokers can access these and other resources in the toolkit by logging in to United Advantage®. Clients also can access via Employer eServices®. For Onshore brokers, the materials are available on oofordhealth.com (New York and New Jersey) and uhcosservices.com (Connecticut)