



# Humana's Small Business Resource Guide

Resources and information to help your business navigate the COVID-19 pandemic

This guide is a summary for general information and discussion only. It is not a full analysis of the matters presented and may not be relied upon as legal or tax advice. Consult a lawyer or tax professional for more information.

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Dear small business,

As a long-time partner to small business owners, Humana understands the stress and uncertainty that many clients are dealing with in response to the COVID-19 pandemic. We have heard from many small business owners who are asking questions related to healthcare and, more broadly, the financial pressures facing companies in this unprecedented time.

Humana's Small Business Resource Guide is designed to provide your business with a simple, consolidated tool outlining financial support programs that may be available to you along with a summary of actions Humana has taken to provide flexibility and care to you and your employees.

Additionally, our associates remain ready to assist with any questions you may have. Humana's dedicated employer phone line (1-800-592-3005) and email ([COVIDquestions@humana.com](mailto:COVIDquestions@humana.com)) will continue to provide support to you.

Finally, on behalf of all of our Humana associates, we thank you for your commitment to the health and wellbeing of your employees and your communities. We will evolve our response and support as we navigate the COVID-19 outbreak together and will keep you informed of additional resources that may be of benefit to you.

A handwritten signature in black ink, reading "Rick Remmers". The signature is fluid and cursive, with the first name "Rick" and last name "Remmers" clearly distinguishable.

Rick Remmers

*Senior Vice President, Humana Employer Group Business*

# Benefits available from the Coronavirus Aid, Relief, and Economic Security (CARES) Act & how to take advantage of them

The recently passed CARES Act provides small businesses like yours with support to help address financial hardships due to the Coronavirus (COVID-19). The Small Business Administration (SBA) is serving as the primary resource to administer many of the benefits to small businesses. You can find your [local SBA District Office here](#).

Your SBA contact can provide you with access to programs that suit your company's needs. A few of the resources that may be available to you include the following:



## Financial aid to help cover the cost of retaining your employees:

The CARES Act's [Paycheck Protection Program \(PPP\)](#) provides cash-flow assistance through 100 percent federally guaranteed loans aimed at enabling employers to maintain their payroll during this emergency. If qualifying employers maintain their payroll, some or all of the loans will be forgiven for an initial eight-week period.

The PPP is an SBA program administered by commercial banks. You should contact an SBA-approved lender to access the PPP program. To learn more about the Small Business Administration Paycheck Protection Program, go to [sba.gov](#) or contact any other SBA-approved lender – a list of [which can be found here](#).



## Immediate relief from current SBA loan payments:

The Small Business Debt Relief program provides immediate relief to small businesses with non-disaster SBA loans, in particular 7(a), 504, and microloans. Under this program, the SBA will cover all loan payments on these SBA loans including principal, interest and fees for six months beginning on the date the new payment is due, including for loans currently on deferment and for any new loans issued prior to September 27, 2020.



## A fast-acting relief grant for other immediate business needs:

The [Emergency Economic Injury Grant](#) provides an emergency advance of up to \$10,000 to small businesses and private non-profits harmed by COVID-19 within three days of applying for an SBA Economic Injury Disaster Loan (EIDL). To access the advance, you need to submit a complete application for an EIDL, accurately self-certify eligibility as a covered small business and then request the advance. The advance does not need to be repaid even if the EIDL application is later denied, and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions or pay business obligations, including debts, rent and mortgage.



## Tax credits to help keep employees on your payroll:

The [Employee Retention Credit](#) provides a credit against the employer portion of payroll tax for eligible businesses that are forced to suspend or close operations due to COVID-19 or that experience a significant revenue decrease and continue to pay non-working employees (and for employers with 100 or fewer full-time employees, any employees regardless of whether they continue to work). The credit is equal to 50 percent of qualified wages—up to \$10,000 in wages—for each eligible employee. However, taking advantage of these tax deferrals may limit a small business' eligibility for participation in the PPP and/or limit eligibility forgiveness under the PPP.



## Counsel from seasoned business professionals experienced in economic disaster mitigation:

[SCORE \(Service Core Of Retired Executives\)](#) provides access to remote mentoring, webinars and workshops led by executives to help businesses just like yours.



## A small business owner's guide to the CARES Act:

The U.S. Senate Committee on Small Business and Entrepreneurship has also provided a [comprehensive guide](#) that includes frequently asked questions for your reference.

## **Additional non-SBA resources: business loans and lines of credit**

To provide accelerated access to financial liquidity, many financial institutions are offering business loans and lines of credit to eligible companies.

## **Resources for your employees who may become eligible for Medicaid/CHIP benefits**

If employees or their families lose income and employer-sponsored health insurance coverage, they may become eligible for Medicaid or subsidies for a Health Insurance Marketplace plan. You can encourage employees to visit [Healthcare.gov](https://www.healthcare.gov) to learn more about eligibility criteria in their state and how to apply for the benefits. Additionally, other programs, such as [Supplemental Nutrition Assistance Program \(SNAP\)](#), Housing Assistance, and Child Care Assistance may be available.



# Plan-related support tools available from Humana for your business

Humana has been working to help make sure employers like you have continued, seamless access to the coverage and care you and your employees count on.

We recognize the difficult decisions that you have been faced with as you balance your commitment to your workforce with the economic practicalities of this unprecedented pandemic. Therefore, we want you to be aware of actions Humana has introduced to provide you with flexibility as you navigate this period:



## Relaxed *actively at work* requirements:

In response to current challenges, we have relaxed our requirement for employees to be actively at work in order to be eligible for coverage. This means you can continue to cover any employees who have been laid off as a result of the COVID-19 pandemic. Additional details about actively at work requirements can be found in our [employer FAQs](#).



## Premium payment flexibility:

In accordance with state requirements, premium payment flexibility may be available to employers facing financial hardship. Call Humana at 1-800-592-3005 to discuss your business' situation.



## Provided additional flexibility for small business (2-99) employers engaging in Go365:

Humana has modified requirements to receive the Go365 Wellness Engagement Incentive (WEI) and is exploring alternative point-earning activities. For renewal groups with plan years ending April 2020 through March 2021 whose engagement levels were negatively impacted, Humana will recognize the greatest of prior year Go365 Reward Status, prior year Go365 Earned Status or Current Year Go365 Earned Status as the basis for the WEI. Go365 has introduced a variety of alternative earning options and continues to add safe alternatives for members to earn Go365 points and reach status—including support for stress and anxiety management, virtual group support and remote exercising. Additional information about Humana's Go365 program and other wellness offerings are [available online](#).





## Temporarily allowed monthly premium payment by credit card at no additional cost to employers with fewer than 100 covered lives:

You now have the option to use Visa, MasterCard or Discover to pay your monthly premium. While there is not currently a planned end date to this payment option, this is a temporary action that will be made available for a limited time. Humana will reassess as circumstances change. To take advantage of this option, you can follow these simple steps:

1. Visit the [Employer Portal](#) to Sign in or Register
2. Choose “Go to Billing”
3. Add a credit card to make a one-time payment

Note: ERISA (and/or other) compliance obligations may affect your use of this payment option. For example, if your chosen payment card includes a cashback or other incentive payment, ERISA (or other) may require that the payment be treated as a plan asset that must be used for the benefit of your plan. Consult your tax or legal adviser for further details.



## Launched dedicated employer phone and email COVID-19 support:

To address any questions you may have about COVID-19 and the resources we have outlined, you can access dedicated employer support by phone or email.

- Phone: 1-800-592-3005
- Email [COVIDquestions@humana.com](mailto:COVIDquestions@humana.com)



## Centralized Humana COVID resources and FAQs in our [COVID-19 employer info hub](#)

## Other options may be available to lower your health insurance costs

Humana stands with you to find solutions to care for your finances and your employees. Call your agent or Humana at 1-800-592-3005 to discuss your business' situation.

# Health resources and benefits available from Humana for your employees

In addition to support for your company, Humana's continued priority is caring for the health and well-being of your employees. We've continued to expand our coverage to help protect members and reduce the spread of COVID-19. Our actions include the following:



## Waived cost-sharing for COVID-19 medical costs:

Co-pays, deductibles, and co-insurance related to subsequent treatment for COVID-19—including inpatient hospital admissions—will be waived for members. The waiver applies to all medical services related to the treatment of COVID-19, as well as FDA-approved medications or vaccines when they become available. There is no current end date. Humana will reassess this waiver as circumstances change. These actions will help to ensure that no member will have to worry about treatment costs during the COVID-19 pandemic.

We will cover the member responsibility for co-pays, deductibles or coinsurance for COVID-19-related services for in-network or out-of-network covered benefits during this time of crisis, and we will continue to reimburse providers as we do today, consistent with existing contractual arrangements and according to plan benefits, in compliance with state and federal rules. For members using out-of-network providers, Humana will work to protect them from balance bills by direct negotiation with these providers. Humana is also working to advocate for federal and state policies that would provide further protection for our members from unexpected, out-of-network-related provider costs specific to COVID-19 treatment. Opt-out options for ASO and Level Funded Premium employers were previously communicated; additional details can be found in our [employer FAQs](#).



## Removed preauthorizations for care in many cases:

Humana members who test positive for COVID-19 will not need to seek preauthorization to begin treatment immediately.





## Fully covering telehealth visits:

To support members in social isolation and to avoid COVID exposure for members and their physicians, Humana is encouraging members to [use telehealth](#) (either video or phone) as their first option for care, including routine visits for primary care or specialty care. We will continue to waive our members' out-of-pocket costs for telemedicine visits with participating in-network providers until further notice. Opt-out options for ASO and Level Funded Premium employers were previously communicated; additional details can be found in our [employer FAQs](#).



## Allowed early prescription refills through April 30, 2020:

For members with prescription drug coverage, Humana is allowing early refills on prescription medicines so our members can prepare for extended supply needs—an extra 30- or 90-day supply, as appropriate.

Note: Delivery of prescriptions may be available to some members. Humana Pharmacy, a preferred cost sharing pharmacy on many Humana prescription drug plans, offers mail delivery for all orders submitted by a prescribing physician. Members may also check with other pharmacies that may be in their plan's network to see if they currently offer delivery to support patients in social isolation.



## Created a dedicated member support line:

Humana has trained a specialized group of call center associates to help support our members with specific COVID-19 questions and concerns, including assistance in accessing their telemedicine benefits. Members can call Humana's toll-free customer support line, which can be found on the back of their Humana member ID card, to be connected to this dedicated team of professionals.

Our health benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, call or write your Humana insurance agent or the company. Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary care provider or other providers in your network. Any descriptions of when to use telehealth services are for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.

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