

Anthem disability coverage and Coronavirus COVID-19

This can be a stressful time for employers and employees alike. Remind your Anthem Life clients of the resources available to them through Resource Advisor. Employees may find comfort knowing that they have video chat counseling available to them through LiveHealth Online.

Disability

Employees who have been diagnosed with the Coronavirus and are unable to work will be evaluated like any other illness under the contract, with clinical support for disability required. All contract provisions apply.

Isolation or Quarantine

For Fully Insured Groups

- Only official isolation or quarantine ordered by the CDC, state or federal government public health agency will be considered for coverage.
- Self-quarantines will not be covered.
- For employees with no symptoms who are isolated or quarantined, each case will be reviewed on its own merit. For example, if the job requires onsite work, we may take the CDC—mandated quarantine into consideration in our review of the claim under the disability plan.

For ASO Groups

We will coordinate with our ASO clients regarding their policy on isolation and quarantine.

Frequently Asked Questions

What happens if an employer closes their facility and employees are unable to work?

Employers who decide to close are responsible; this situation is not considered a disability.

What is considered an official quarantine?

An order of isolation or quarantine from a state or federal government public health official or agency.

Isolation is used to separate and restrict the movement of ill persons who have a communicable disease from those who are healthy.

Quarantine is used to separate and restrict movement of well persons who may have been exposed to a communicable disease to see if they become ill.

What resources can Anthem offer to help employees?

Resource Advisor member assistance is available for employees with an Anthem disability plan. Employees have access to a licensed counselor 24/7. Resource Advisor telephone counselors can also arrange up to 3 visits via LiveHealth Online video counseling.

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