



SUPPORTING OUR EMPLOYEES

A COVID-19 Update from Questco - April 14th, 2020

In late 2019, the first cases of COVID-19 emerged. The country has responded in numerous ways to guide and support our people, ranging from Shelter-in-Place orders and moving to a telecommute workplace to government actions and funding for employee leave and payroll. A unique challenge presented by this unprecedented event is the impact this has on our nation's health and well-being.

Insurance carriers are coming together to offer accommodations through their insurance plans as well as providing mental health resources for low cost or no cost in support of our communities.

Carrier Benefit Updates

To help accommodate members during the COVID-19 crisis, several major carriers are making temporary accommodations for employee benefits as described below. These temporary accommodations vary by carrier and it's important to note that the carrier updates provided below apply to fully insured medical plans only. Self-funded and level-funded plans are allowed discretion on their approach to coverage, waiting periods, furloughs, etc. Questions regarding changes to plan benefits under those programs should be discussed with the carrier directly.

UHC

- Employers may buy down to a leaner plan:
 - Employers with a single benefit offering who wish to buy down to a leaner plan may do so between now and May 31, 2020 and re-enroll their population to the leaner plan design.
 - Employers with multi-option plan designs can temporarily buy down to a leaner plan. When adding the plan, they can conduct a Special Enrollment Period (SEP), During the SEP, new enrollees that previously waived coverage can select from any of the plans offered and existing members are eligible to move to the new lean plan design, but no other benefit changes will be allowed. If employers are not adding a plan, existing employees cannot change plan options.
 - Consistent with the buy-down approach, employers who wish to add a lean plan design but do not want to hold a SEP will have until May 31, 2020 to decide if they wish to add a lean benefit offering. In that instance, existing members may move to the new lean plan design. No other benefit changes will be allowed.
- COVID-19 testing, inpatient, and emergency claims are covered at **\$0 member cost**.
- Virtual Visits for COVID-19 and non-COVID-19 related issues are **\$0 member cost** through contracted telehealth providers (Teladoc, Doctor on Demand, AmWell). Providers are able to provide care via phone or video chat directly with members and submit claims to UHC with **\$0 member cost**.
- "Active at work" requirement will not be enforced provided medical premium is paid in full. Furloughed employees can continue benefits.
- No off-renewal rate adjustments for decreased plan participation.

BCBS

- Special Enrollment Period for previously waived members through 4/30/20. Coverage effective 4/1/20.
- No off-renewal rate adjustments for decreased participation.
- “Active at work” requirement will not be enforced provided medical premium is paid in full. Furloughed employees can continue benefits.
- Case by case premium extensions beyond 30-day grace period can be requested.
- Member-rated groups (small group segment for applicable state, generally groups with less than 50-100 enrolled) can request mid-year plan changes without changing renewal date if within 6 months of normal renewal date. No Special Enrollment Period outside of that available through 4/30/20.
- Groups that do not meet mid-year plan change requirements can request early renewal with full open enrollment. Renewal date will be changed to reflect 12-month plan year.
- COVID-19 testing, inpatient, and emergency claims are covered at **\$0 member cost**.

Cigna

- Special Enrollment Period for previously waived members can be requested on a case by case basis through 5/31/20.
- “Active at work” requirement will not be enforced provided premium is paid in full. Furloughed employees can continue benefits.
- No off-renewal rate adjustments for decreased participation.
- COVID-19 testing, inpatient, and emergency claims are covered at **\$0 member cost**.

Humana

- “Active at work” requirement will not be enforced provided medical premium is paid in full. Furloughed employees can continue benefits.
- Employers can waive new hire waiting period for rehired employees laid off due to COVID-19.
- COVID-19 testing, inpatient, and emergency claims are covered at **\$0 member cost**.

Aetna

- Special Enrollment Period through 4/17/20. Coverage effective date 4/1 or 5/1 at employer's discretion.
- “Active at work” requirement will not be enforced provided medical premium is paid in full. Furloughed employees can continue benefits.
- No off-renewal rate adjustments for decreased participation.
- Mid-year plan changes can be requested through 7/31/20. No renewal date change.
- Employers can waive new hire waiting period for rehired employees laid off due to COVID-19.
- COVID-19 testing, inpatient, and emergency claims are covered at **\$0 member cost**.

Please contact your benefit specialists if you have any questions or would like to take advantage of any of these options.

Emotional Support Resources

Questco recognizes the inevitability of changes in mental health during this crisis, and our intention is to provide you with some tools to help navigate yet another aspect of our lives impacted by COVID-19. Social distancing has changed behavior patterns and shut down usual day-to-day activities across the nation. Stress, fear and anxiety about the disease is prevalent with employees and the community and those feelings need to be addressed in the coming months.

Insurance carriers are coming together to offer accommodations within their insurance plans and provide mental health resources at a low cost or free to the community.

UHC is partnering with Sanvello Behavioral Health to provide access to mental resources for anyone, regardless of whether they are a UHC member or not. The below link provides access to more information and the Sanvello app:

[Sanvello Behavioral Health Resource](#)

It's more important than ever to show support for employees. Below are some additional tips to assist and support your employees:

- Keep regular communications open with your employees.
- Show empathy and be available to speak to employees and answer questions. Be aware that each employee's fears are important and valid to them.
- Stay connected through meeting tools like Zoom for regular check-ins.
- Acknowledge the impact of isolation and loneliness caused by shelter directives and telecommuting.

Below are links to additional helpful resources:

[American Psychiatric Association \(APA\) and COVID-19](#)

[CDC Stress and Coping](#)

[Mental Health America and COVID-19](#)

Your Questco team is here to help you and your employees navigate through these challenging times. Your well-being is important to us. Please reach out if we can assist you with your benefit needs.