



COVID-19 and Your Benefits, Third in Our Series

With mounting and continually changing concerns surrounding COVID-19, Questco is committed to keeping our clients up to date on the latest developments and ensuring you are well-informed of resources available to you and your employees during this extraordinary time. This communication focuses on critical **benefits-related topics**.

Effects of Staffing Changes on Benefits Eligibility

More than ever, access to health insurance and other benefits is a major concern. The economic impact of COVID-19 has caused many employers to contemplate workforce changes such as reduced hours, temporary furloughs, and permanent reduction in force (RIF). It is important to understand how these changes could impact benefits eligibility. Federal, state and local government bodies are continuously and urgently discussing potential legislation to address the needs of the American worker. While COVID-19 specific legislation is pending, existing federal policies such as ACA and COBRA, as well as state-specific insurance laws are best practice. Applicability of these laws are unique to every employer and should be discussed with your Questco Benefits team, however, some general guidelines to consider include:

- Full-time employees who average 30 or more hours per week are entitled to benefits. A reduction to less than 30 hours per week could trigger a loss of benefits eligibility.
- Benefits eligibility during furlough or leaves of absence may vary based on employer size, type of leave, and state and local laws.
- For employers with 20 or more employees or those participating in a Questco master plan, COBRA continuation of medical, dental, vision, and FSA benefits should be offered to most covered employees and dependents upon loss of eligibility due to termination of employment, change to part-time status and certain leaves of absence.
- State-mandated continuation of medical coverage may be offered for employers with less than 20 employees.

How Health and Disability Insurance Companies Handle COVID-19-Related Claims

A major area of concern is if/how claims related to testing or treatment of COVID-19 will be handled by health insurance companies. You may have heard reports citing proposed legislation surrounding this topic. At this time, nothing has been passed at the federal level, however, many insurance companies have released their own guidelines. Fully insured medical plans will treat testing for COVID-19 as a preventive benefit, which incurs no member cost. In addition, for those employees enrolled in high deductible plans with a Health Savings Account (HSA), the carrier will cover the COVID-19 test at no cost share prior to the participant meeting their deductible. **In the absence of government-mandated guidance** on claims incurred due to a diagnosis of COVID-19 which may be forthcoming, they will be treated as would any other medical claim and paid based on the type of provider, network status and category of care (office visit, inpatient, outpatient, etc.). As always, the Questco Benefits team is available and ready to assist with claims questions and is dedicated to serving as the employee's advocate in the resolution of claims-related disputes. Please contact a member of the team for carrier-specific guidance.

Should an employee require extended time away from work due to complications or the need to self-quarantine based on his or her own diagnosis of COVID-19 by a qualified medical professional, most disability policies will pay claims as they would for any other serious illness once the defined elimination period is met. Please refer to the Questco Benefits team to review your policy specifically as exclusions may apply. The recently passed Families First Coronavirus Response Act addresses additional provision for paid leave and an emergency expansion of the Family Medical Leave Act.

Useful Resources

Telemedicine/Virtual Visits

The CDC recommends limiting contact with large groups as a way of containing the transmission of the COVID-19 virus through social contact. Many health insurance plans provide at least one form of telemedicine or virtual visits which is a great alternative to in-person care and is available 24 hours per day, 7 days per week and in many cases free of charge or less expensive than the regular copay. Telemedicine providers such as Teladoc, Doctor on Demand, Healthiest You and others provide diagnosis and treatment of many ailments, including COVID-19, by a licensed medical professional by phone or video chat. If prescriptions are necessary, they will be called in to the pharmacy of the member's choice. Please contact a member of the Questco Benefits team to learn more about telemedicine options available to your employees.

Mail Order Pharmacy

Now is a great time for employees to consider switching prescriptions from a retail pharmacy to mail-order and take advantage of the convenience of having medications shipped to their door. Long-term prescriptions can be set up for auto-ship and in many cases a 90-day supply discount applies. In addition, many healthcare providers are



waiving the 30-day reorder requirement for prescriptions; you may contact the provider or your pharmacist to obtain an override.

Employee Assistance Programs

Coping with fear and anxiety caused by this pandemic and planning for the future in such uncertain times can be difficult. Where possible, encourage your employees to access the Employee Assistance Program (EAP). Employee Assistance Programs provide useful mental health, financial, and legal resources such as free face to face or telephonic sessions with licensed professional counselors, will prep, and estate planning as well as online articles on a variety of topics. Mental health support is usually available 24 hours a day, seven days a week.

The CDC website, www.cdc.gov, is an excellent resource on everything COVID-19. This site is updated continuously by the top medical experts in the country.

Ongoing Support from the Questco Benefits Team

Please rest assured that we are here through the duration of the COVID-19 pandemic and beyond as a devoted partner to ensure our clients and their employees are well cared for.

It is currently open enrollment for those of you on the Questco UHC Master Health Plan. Unless otherwise requested, all employee and covered dependent enrollment will remain "as-is" if no action is taken during open enrollment. Late changes will be accepted through April 30, 2020. Retro payroll deductions may apply.

To protect the health and safety of our valued clients and Questco employees, we will not be conducting on-site meetings until further notice; however, we are happy to provide virtual options such as live webinars, recorded plan overviews and access to the online enrollment portal. As always, employees can contact the Questco Employee Care Center and Benefits Team for one-on-one support.

We look forward to supporting you throughout this challenging time. Please do not hesitate to contact us at 1-888-595-8968 or benefits@questco.net if we can be of assistance.

Be well; stay safe.

Jason Randall, CEO

A handwritten signature in black ink that reads "Jason Randall".

COVID-19 Updates

Learn Key Facts about COVID-19 at the CDC: <https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/share-facts.html>

The World Health Organization (WHO) has an interactive dashboard and map that shows the latest global numbers and numbers by country of COVID-19
<https://experience.arcgis.com/experience/685d0ace521648f8a5beeeee1b9125cd>

15 Days to Slow the Spread. The White House recently issued new Coronavirus guidelines to help during this global outbreak: <https://www.whitehouse.gov/briefings-statements/coronavirus-guidelines-america/>

To visit your state department for specific state information about COVID-19, go to: <https://www.usa.gov/state-health>