

# COVID-19 Quick Facts

**1. Are employer group health plan customers able to continue employee health benefits if part of the workforce is laid off or furloughed in response to the COVID-19 crisis?**

Fully Insured	Self-Funded / BusinessEDGE® Plans
<p>Yes. The Optima Health requirement for employees to be actively at work in order to be eligible for coverage will be relaxed through May 31, 2020 as long as full monthly premium payment is received.</p> <p>Employers must offer coverage on a uniform, nondiscriminatory basis to all employees and employee premium contributions must be the same or less prior to the layoffs.</p>	<p>Yes. Payment of administrative fees, claims cost and stop loss premium is required to continue coverage for laid-off employees who are not actively at work.</p> <p>Employers should offer coverage on a uniform, nondiscriminatory basis to all employees and employee premium contributions must be the same or less prior to the layoffs.</p> <p>If Optima Health is not a customer's stop loss carrier, Optima Health recommends verifying coverage with the customer stop loss carrier.</p>

**2. Are customers able to continue employee health benefits if the entire workforce is laid off in response to the COVID-19 crisis?**

Fully Insured	Self-Funded / BusinessEDGE® Plans
<p>Yes. If one person remains actively employed and continues health benefit coverage, all employees laid-off will be eligible for coverage as long as the monthly premium payment is received.</p> <p>Employers must offer coverage on a uniform, nondiscriminatory basis to all employees and employee premium contributions must be the same or less prior to the layoffs.</p>	<p>Yes. If one person remains actively employed and continues health benefit coverage, all employees laid-off will be eligible for coverage. Payment of administrative fees, claims cost and stop loss premium is required to continue coverage for laid-off employees who are not actively at work.</p> <p>Employers must offer coverage on a uniform, nondiscriminatory basis to all employees and employee premium contributions must be the same or less prior to the layoffs.</p> <p>If Optima Health is not a customer's stop loss carrier, Optima Health recommends verifying coverage with the customer stop loss carrier.</p>

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## 3. For employees who do lose coverage under their group plans what other options are available to continue coverage?

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<p>Employers must notify their employees of options to continue coverage under their group plan.</p> <p>If an employer offers COBRA and if one person remains actively employed, employees may elect to continue coverage under COBRA by following the normal notice and election procedures. If there are no active employees, the plan is terminated and COBRA will not be an option.</p> <p>For Virginia employer groups not subject to COBRA, employees and dependents may be eligible to continue group coverage under Virginia state law provisions for up to 12 months.</p> <p>Consumers can also contact the Federal Exchange and apply for coverage under a special enrollment provision.</p>	<p>If a self-funded employer offers COBRA and if one person remains actively employed, employees may elect to continue coverage under COBRA by following the normal notice and election procedures. If there are no active employees, the plan is terminated and COBRA will not be an option.</p> <p>Consumers can also contact the Federal Exchange and apply for coverage under a special enrollment provision.</p> <p>Optima Health recommends verifying coverage and minimum enrollment requirements with group's stop loss carrier.</p>

## 4. If an employee waived coverage for this plan year, would Optima Health allow a special enrollment for employer groups?

Fully Insured	Self-Funded / BusinessEDGE® Plans
<p>Yes. Optima Health 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 25, 2020 through April 3, 2020 and is for Small Group, Mid-Market and Large Group customers with coverage effective April 1, 2020. State eligibility guidelines will apply.</p> <p>Employees needed to be eligible at time of open enrollment. Spouses and dependents are also eligible for an SEP. The employer would follow the Optima Health standard processes of sending updated enrollment to Optima Health as they would for any qualifying event or enrollment period.</p>	<p>Optima Health will rely on self-funded employers to make decisions on Special Enrollment periods including choosing to follow our policy for fully insured special enrollment. Self-funded groups should continue to submit enrollment files following the current Optima Health process.</p>

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**5. Will Optima Health provide any premium relief or measures to help with this crisis for Virginia employers or employees, such as extending the grace period to pay premiums?**

The standard grace period is 31 days. Optima Health would like to be sensitive to local business needs during this crisis and is monitoring changes from agencies regarding federal aid. If employers have concerns about making their premium payment, they should contact their client executive. Any group will be evaluated for potential relief on a case-by-case basis.

**6. If temporarily laid-off employees return to work, will they be eligible to obtain coverage without a waiting period?**

Employees rehired by May 31, 2020 will not be subject to a waiting period.

**7. Will Optima Health provide any premium relief or measures to help with crisis for Individual & Family Plan members, such as extending the grace period to pay premiums?**

The standard grace period for payment of premiums for members who receive Advanced Premium Tax Credits is 90 days. All other members have a standard grace period of 31 days. We understand COVID-19 may make it difficult for some clients to make their premium payments and are awaiting additional guidance from the federal government regarding any potential relief that can be offered. Consumers with questions about Special Enrollment in a 2020 Federal Exchange plan should contact the Federally Facilitated Marketplace directly.

**8. Will my rates/premiums be subject to change if enrollment drops by more than 10 percent as a result of the COVID-19 crisis?**

Effective through May 31, 2020, if the loss of enrollment is a result of the COVID-19 crisis, rates and premiums will not change.