

# COVID-19 BENEFITS GUIDANCE

PROVIDED BY



## Are customers able to continue employee health benefits if part of the workforce is laid-off in response to the COVID-19 crisis?

### Fully Insured Plans

Yes. Anthem's requirement for employees to be actively working in order to be eligible for coverage will be relaxed through May 31, 2020 as long as the monthly premium payment is received.

Coverage must be offered on a uniform, non-discriminatory basis to all employees and employee premium contributions must be the same or less prior to the layoffs.

### Self-Insured Plans

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.

Coverage must be offered on a uniform, non-discriminatory basis to all employees and employee premium contributions must be the same or less prior to the layoffs.

If Anthem is not a customer's stop loss carrier, Anthem recommends verifying coverage with the customer stop loss carrier.

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

### Fully Insured Plans

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.

Coverage must be offered on a uniform, non-discriminatory basis to all employees and employee premium contributions must be the same or less prior to the layoffs.

### Self-Insured Plans

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.

Coverage must be offered on a uniform, non-discriminatory basis to all employees and employee premium contributions must be the same or less prior to the layoffs.

If Anthem is not a customer's stop loss carrier, Anthem recommends verifying coverage with the customer stop loss carrier.

## **Will continuation coverage be available for a customer's employees who have been laid off and are employers able to offer continuation coverage to their employees at their own expense?**

### **Fully Insured Plans**

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.

However, employees will have the option to enroll in individual coverage during a special enrollment period or would have the option to purchase a short-term plan that is subject to medical underwriting.

### **Self-Insured Plans**

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However, employees will have the option to enroll in individual coverage during a special enrollment period or would have the option to purchase a short-term plan that is subject to medical underwriting.

If Anthem is a customer's stop loss carrier, the policy will terminate if the minimum enrollment of active employees threshold is not met. If Anthem is not a customer's stop loss carrier, Anthem recommends verifying coverage and minimum enrollment requires with your stop loss carrier.

## **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.

## **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.