

# Continuity of Coverage and Employer Options for Our Customers

We know that things are changing quickly right now, including your workplace. Many employers are placing employees on furlough or part-time status due to social distancing guidelines, and we want to ensure that your employees continue to have access to the care and help they need.

That's why, in addition to waiving cost-sharing for coronavirus testing, we're providing additional flexibility regarding employer group coverage. We will continue to evaluate the policies within the FAQs below to determine whether additional flexibility is needed or provided beyond the period of time stated.

## For our fully insured customers:



What are my options to continue coverage for employees/members who are losing hours or being furloughed?



For coverage periods through June 1, 2020, we will waive “active at work” eligibility requirements for coverage for a period of up to 90 days from the date of furlough or reduction in hours. This enables coverage for employees/members transitioned to part-time or furlough status. The only requirements are that:

- a. the affected employees/members be currently covered on the plan,
- b. coverage be offered on a uniform, non-discriminatory basis,
- c. the premium is paid for the coverage with the same level of employer subsidies previously offered, and
- d. at least one employee/member remains in active full-time employment.



What if I have to furlough employees/members partway through the month?



Any employees/members who were enrolled and eligible for coverage because they were actively working at the first of the month will be covered through the end of the month. We won't be offering partial refunds of premiums for employees/members whose coverage would have ended by their employer partway through the month. This applies to March, April, and May.



**What if I'm not able to continue to offer the same level of employer subsidies to my furloughed employees/members?**



In that case, employees/members have the right to elect COBRA under federal law (except for church-sponsored plans which may offer contractual COBRA) or mini-COBRA under Pennsylvania, West Virginia, or Delaware law if the employer is eligible. This coverage would be available at a cost of up to 102% of the fully insured rate. The decision to offer access to subsidized coverage versus COBRA coverage must be made on a uniform, non-discriminatory basis. Please share your group's COBRA information with your employees/members.

- a. If your group is not eligible for COBRA, Highmark has options available through the individual exchange market for continuous access to coverage. Your employees/members can reach out to a dedicated Highmark phone line for information on securing an approved ACA insurance plan at **1-855-329-0670**.
- b. If you have furloughed employees/members that are over 65 years old, they can sign up for Medicare Advantage and/or Medicare Supplemental plans from Highmark at **1-833-490-1668**. Plans are available in all Highmark regional markets. (Individual MA, Medigap, and PDP are available in our PA footprint and much of our WV footprint. Only Medigap and PDP are available in DE.)



**What happens if I temporarily close my business due to COVID-19?**



If there is at least one active-at-work employee, the policy continues. If not, individual market plans are available to ensure continuous coverage. See information above.



**If I am able to re-hire furloughed employees/members in the future, will the re-hired employees/members have to undergo a new waiting period for coverage?**



If an employee/member is laid off or furloughed prior to June 30, 2020, due to COVID-19 business disruption and rehired prior to June 30, 2021, Highmark will waive the waiting period for coverage.



**If I have to reduce or eliminate contributions toward dependent coverage, can I restore that same level of support later? Will disenrolled dependents have to wait for a special enrollment period?**



If you restore contributions by December 31, 2020, to the former level in effect prior to June 30, 2020, Highmark will permit affected dependents to re-enroll if that special enrollment is timely requested. Affected dependents will be given the appropriate effective date of coverage based on the special enrollment period rules.



**If my group falls below participation requirements due to furloughs, will my coverage be canceled?**



Highmark will not enforce participation requirements through June 30, 2020.

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**I'm a new Highmark customer. My eligible employee/member population has changed between when my quote was issued and the effective date of coverage. What happens to my rates and coverage?**



If your Highmark coverage began prior to July 1, 2020, we'll honor the quoted rates for 90 days. Employees/members who have had reductions in hours or been furloughed will have access to coverage regardless of their "actively at work" status for 90 days following the job status change. (This access to coverage is subject to the requirements mentioned in question one on page one.) After 90 days, we'll reevaluate your employee/member population and make a rate adjustment if necessary.

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**I'm a new Highmark small group customer. If my employee population drops to one or two employees, what will happen to my coverage?**



If your Highmark coverage began prior to July 1, 2020, we'll honor the quotes rated until renewal. We'll also permit furloughed or laid-off employees to be added back to the plan and we'll waive the waiting period for coverage.

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**If my group's enrollment changes by more than 10%, will my premium be subject to re-rating?**



Highmark will not re-rate policies for reductions in enrollment through June 30, 2020.

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**I'm having trouble paying my premium bill, what options do I have?**



Please contact your Highmark customer manager to discuss your situation.

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**If I need to decrease my benefit level to help reduce my premiums, can I do that sooner than the normal 60-day waiting period?**



Unfortunately, no. Due to Affordable Care Act requirements, we're not able to permit changes sooner than 60 days.

## For our self-insured customers:

**Q** What If I'm unable to offer the same level of employer subsidies to my furloughed employees/members?

**A** If you need to terminate coverage due to a reduction in hours, then employees/members and their beneficiaries will have the right to elect COBRA under federal law (except for church-sponsored plans, which may offer contractual COBRA.) Talk to your COBRA administrator for more details.

- a. If your group is not eligible for COBRA, Highmark has options available through the individual exchange market for continuous access to coverage. Your employees/members can reach out to a dedicated Highmark phone line for information on securing an approved ACA insurance plan at **1-855-329-0670**.
- b. If you have furloughed employees/members that are over 65 years old, they can sign up for Medicare Advantage and/or Medicare Supplemental plans from Highmark at **1-833-490-1668**. Plans are available in all Highmark regional markets. (Individual MA, Medigap, and PDP are available in our PA footprint and much of our WV footprint. Only Medigap and PDP are available in DE.

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**Q** I'm having trouble paying my claims or invoice, what options do I have?

**A** Please contact your Highmark customer manager to discuss your situation.

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**Q** I'm a new Highmark customer. My eligible employee/member population has changed between when my quote was issued and the effective date of coverage. What happens to my fees?

**A** We'll honor the quoted rates for 90 days. We'll then reevaluate your employee/member population and fees.

**Be calm. Be safe. Highmark can help.**



Highmark Blue Shield is an independent licensee of the Blue Cross and Blue Shield Association.

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。

请拨打您的身份证背面的号码（TTY：711）。

