



COVID-19 Medical Carrier FAQ's

This table gives an overview of compiled data. For official wording and further explanation from each carrier, please proceed to the subsequent pages for each carrier. Note specifications between fully insured, self insured, and level funding from each carrier.

***Note this is a working document as this is a fluid situation** Last Updated 04/03/20 - 4 pm.*

	Aetna	Cigna	FL Blue	Humana	UHC
What dates for an OE for those who previously declined covg?	April 6 th – April 17 th	March 16 th - 31 st ,2020	April 1 st – April 15 th , 2020	No	March 23 rd – April 13 th .
Is carrier waiving cost sharing for COVID-19 testing?	Yes. The federal Families First Coronavirus Response Act (HR 6201) that was signed into law last week states that all group health plans including self-funded and fully insured health plans must now cover the COVID-19 tests and related office visits (in-person or telehealth, urgent care or emergency room care) without cost sharing (including deductibles, copayments, and coinsurance), prior authorization, or other medical management requirements for their employees and covered.				
Is carrier waiving cost sharing for COVID-19 treatment?	Waiving member cost-sharing for inpatient admissions at all in-network facilities for treatment for COVID-19 or health complications associated with COVID-19 -06/01/20	Waiving out-of-pocket costs for patients who need treatment for COVID-19, thru 05/31/20.	Waiving cost sharing for treatment for COVID-19, including in-patient and observation hospital admissions	Waiving out-of-pocket costs for patients who need treatment for COVID-19, in and out of network.	Waiving cost sharing related to COVID treatment through May 31 st .
Is the carrier offering any exceptions to medical charges for the time being?	\$0 copay telemedicine visits for any reason, 90 days. CVS waiving charges for home delivery of prescription. Early refills on 30-day medication.	Free home delivery for 90-day prescriptions	Early prescriptions available. Walgreens waiving delivery fees. \$0 Teledoc.	Waived telemedicine costs for all urgent care need for 90 days. Early prescription refills for all funding types.	Telehealth cost sharing waived through June 18 th ,2020. Early prescriptions available. Access to Healthiest you.
Extended grace period for premium?	AFA - yes.	No. 30 days.	Yes, more time though 05/31/20.	No. 30 days	No. 30 days.
Can group coverage continue during furlough?	Yes	Yes	Yes	Yes	Yes
Will carrier make underwriting concessions?	Case by Case basis. ** See note below about timely renewals instead of delaying renewals.				

****Note:** While there is much noise around policy extensions and relaxed measures around renewals, [brokers are urging their clients to proceed with renewals](#) due to concerns that "pricing momentum seen over the past 18 months will increase as insurers get a better grasp on the impact of the coronavirus outbreak." Although carriers have been generally open to extending programs to ensure continuation of coverage, market players are urging insureds to renew policies to the extent that they can. Additionally, the market is straining the industry's ability to rely on its investment portfolio to help offset underwriting losses, fueling underwriters' incentives to push for rate increases. For more info, see article in link below. (<https://www.theinsurer.com/news/brokers-urging-clients-to-renew-now-rather-than-extend/7610.article>)

Aetna

51-100 Fully Insured & 100+ Fully Insured & Self Funded

<https://www.aetna.com/individuals-families/member-rights-resources/covid19.html>

1. Will the carrier allow for an OE event for those that previously declined? What dates?
 - a. Yes, April 6th – April 17th.
 - b. All special enrollments for 2-100 will be sent to: PPSESG@aetna.com .
 - c. **Fully Insured:** If employee's with reduced hours can no longer afford their portion of the health insurance premium, Aetna will allow employee terminations without a qualifying event. Employers with Section 125 plans should consult with their benefits or tax advisors about the potential impact of such action
 - d. **Self-Funded:** If employee's with reduced hours can no longer afford their portion of the health insurance premium, Aetna will allow employee terminations without a qualifying event, at the direction of the employer. Employers with Section 125 plans should consult with their benefits or tax advisors about the potential impact of such action.
2. Is the carrier offering any exceptions to medical charges for the time being?
 - a. Aetna will waive member cost sharing for any covered telemedicine visits – regardless of diagnosis until June 4th, 2020.
 - b. CVS pharmacy will waive charges for home delivery of prescription medications
 - c. Waiving early refill limits on 30 day prescription maintenance medications
 - d. Waiving member cost-sharing for inpatient admissions at all in-network facilities for treatment for COVID-19 or health complications associated with COVID-19. Applies to all Aetna-insured commercial plan sponsors and is effective immediately for any such admission through June 1, 2020.
3. Is carrier extending the normal 30 day grace period for premium?
 - a. **Fully Insured:** Our current contracts already include a provision for a grace period for those struggling to meet monthly payments. We will also continue complying with state mandated extensions of grace periods.
 - b. **Self Funded:** Our current self-funded agreements have provisions for the due dates for payment of service fees and funding of claim wire requests that will continue to apply.
4. Can group coverage continue during furlough?
 - a. **Fully Insured:** Yes. Your employees can maintain their coverage on your Aetna plans so long as (1) the reduction in hours/ lay off is a temporary measure resulting from the COVID-19 pandemic; (2) you continue to pay your monthly bill and (3) you do not terminate the employee(s). This option is available to customers until July 31, 2020. Please note the guidelines must be applied uniformly without regard to health status-related factors.
 - b. **Self Funded:** Yes. Payment of administrative fees, claims cost, and Aetna integrated stop loss premium are required to continue coverage for laid-off employees who are not actively at work.
5. Will the carrier make underwriting concession?
 - a. No anticipations regarding the timing of renewals, delivery of renewals, or responses for requests for quotes.

AFA for Small Group

1. Will the carrier allow for an OE event for those that previously declined? What dates?
2. **Is the carrier offering any exceptions to medical charges for the time being?**
 - a. For the next 90 days, Aetna will offer zero copay telemedicine visits for any reason
 - b. CVS pharmacy will waive charges for home delivery of prescription medications
 - c. Waiving early refill limits on 30 day prescription maintenance medications
3. **Is carrier extending the normal 30 day grace period for premium?**
 - a. We can work with AFA plan sponsors to extend grace periods for the months of March, April and May of this year. The Aetna Answer Team will work with each individual plan sponsor to determine an appropriate payment plan for their circumstances. Payment plans would apply to the stop loss premium, ASC fees and maximum claim funding. At this time, we intend to end this liberalization May 31, 2020, subject to state regulatory requirements.
4. **Can group coverage continue during furlough?**
 - a. Yes. Your employees can maintain their coverage on your AFA plans so long as (1) the reduction in hours/lay off is a temporary measure resulting from the COVID-19 pandemic; (2) you continue to pay your monthly bill and (3) you do not terminate the employee(s).
5. **Will the carrier make underwriting concession?**
 - a. In the case the company is not able to afford the current plan, there are options to change benefits before renewal. We will allow prospective plan changes, such as benefit buy downs, provided that the group maintains the same renewal date. This option is available until July 31, 2020.
 - b. Aetna will waive the 30-day advance termination requirement upon customer request, so long as the request is received prior to the requested termination date.
 - c. Aetna will not modify rates when temporary changes in enrollment are due to the pandemic.

Cigna

<https://www.cigna.com/individuals-families/health-wellness/topic-disaster-resource-center/coronavirus-public-resources>

1. **Will the carrier allow for an OE event for those that previously declined? What dates?**
 - a. Yes, March 16th - 31st, 2020.
2. **Is the carrier offering any exceptions to medical charges for the time being?**
 - a. Offering free home delivery for up to 90-day supplies from Rx maintenance medications available through the Express Scripts pharmacy and 24/7 access to pharmacists
 - b. Cigna will be waiving out-of-pocket cost for patients who need treatment for COVID-19 thru May 31st, 2020. (still waiting on official press release)
3. **Is carrier extending the normal 30 day grace period for premium?**
 - a. Not a global exception but will be considered on a case by case basis.
4. **Can group coverage continue during furlough?**
 - a. If an active, enrolled employee working 30 hours or more per week as of March 1 is furloughed or has hours reduced below normal full-time eligibility, Cigna will agree, at the request of the employer, to allow the employee to remain on the plan for the duration of the extended relief period as long as fee and premium payments are made. Eligibility changes are available to all funding types. Clients must confirm the employees who remain on the plan through extended relief period were active and covered by the plan as of March 1st, 2020
5. **Will the carrier make underwriting concession?**
 - a. These will be analyzed on a case by case basis.

Florida Blue

<https://www.floridablue.com/COVID19>

1. **Will the carrier allow for an OE event for those that previously declined? What dates?**
 - a. Florida blue is implementing a special enrollment period from April 1st-15th, 2020 for employees that previously refused coverage or are adding dependents to a contract.
 - b. Dependents can be added if enrolled in the same coverage or benefit option as the employee.
 - c. Standard waiting periods will be waived and coverage will be effective on 04/01.
2. **Is the carrier offering any exceptions to medical charges for the time being?**
 - a. Early prescription refills available.
 - b. Walgreens is waiving delivery fees for all eligible prescriptions during the coronavirus outbreak
 - c. <https://news.walgreens.com/press-releases/general-news/walgreens-takes-further-action-to-support-customers-during-covid-19-pandemic.htm>
 - d. Effective March 17th, IU65 and fully insured group members with Teledoc coverage can have Teledoc virtual visits at \$0 cost share while the coronavirus is a health concern.
 - e. Effective March 15, IU65, Medicare Advantage and members of fully insured groups can also use Florida Blue network providers, if the doctor has virtual visit capabilities. This option will be in effect of the next 90 days.
 - f. **If an ASO/MPP group insists they do not want to waive the cost share, then Florida Blue will comply with their request**
 - g. Florida Blue will be waiving the cost share for the treatment of those with a positive COVID-19 diagnosis, including in-patient and observation hospital admissions.
 - h. Florida Blue will also be waiving prior authorization requirements for patients being transferred from inpatient acute hospital settings to post-acute care facilities.
3. **Is carrier extending the normal 30 day grace period for premium?**
 - a. Florida Blue is offering members and groups more time to pay premiums through May 31, 2020 for customers unable to pay premiums as a result of the COVID-19 health crisis that would otherwise have been subject to termination of coverage. The extra time applies to Affordable Care Act, Medicare Supplement, and other individual health plan members, as well as most of its employer group health plans. In addition, Florida Blue is working with their self-funded ERISA employers to assist them in meeting the needs of their employees.
 - b. Does Florida Blue's announcement allowing a group more time to pay their premium mean that a group can wait until May 31 to pay?
 - c. Members and groups are still required to make their regular payments to avoid delinquency. The extension only means that if a group doesn't make payments between now and May 31st, they will not be terminated for non-payment. The group will still become delinquency if payments are not received before May 31st, 2020 and owe their past due amount.
4. **Can group coverage continue during furlough?**
 - a. For fully insured groups, FL Blue has adopted a non-enforcement policy for currently enrolled eligible employees that will allow them to retain coverage as if they were active employees even if they drop below the minimum hours worked for full time employees, (e.g. 25 hours a week for small employers and generally 30 hours a week for large employers). This non-enforcement policy will apply until TBD date.
5. **Will the carrier make underwriting concession?**
 - a. These will be looked at on a case by case basis.

Humana

<https://www.humana.com/coronavirus>

1. **Will the carrier allow for an OE event for those that previously declined? What dates?**
 - a. Not at this time.
2. **Is the carrier offering any exceptions to medical charges for the time being?**
 - a. Humana will cover the member responsibility under the plan benefits for COVID-19-related services whether treatment is delivered by in-network or out-of-network providers.
 - b. Lifting administrative requirements for members infected with coronavirus and for all patients in settings where capacity is stretched by the needs of those infected by coronavirus. The change allows for unencumbered movement from inpatient hospitals to safe, medically appropriate post-acute care settings, including home health, long-term acute care hospitals, skilled nursing facilities, etc. The company continues to evaluate additional measures needed to eliminate administrative burdens across a broader spectrum of care.
 - c. Waiving member cost share for all telehealth services delivered by participating/in-network providers and accepting audio-only telephone visits for reimbursement
 - d. Waiving the out-of-pocket costs (copays, coinsurance and deductibles) associated with COVID-19 testing, including related visit costs in a range of clinical settings such as a physician's office, urgent care center or emergency department
 - e. Allowing early prescription refills, so members can prepare for extended supply needs – an extra 30- or 90-day supply as appropriate
3. **Is carrier extending the normal 30 day grace period for premium?**
 - a. Continuing to offer the normal 30 day grace period.
 - b. Temporarily allowing Small Group employers the use of credit card to pay monthly premium.
 - c. The employer can make credit card payments through Humana's Employer portal by choosing "Go to Billing." Visa, MasterCard and Discover can be used to make one-time, monthly payments. They will not be able to set up recurring, automated payments.
4. **Can group coverage continue during furlough?**
 - a. **Fully insured:** Yes, can continue to cover employees if part/entire workforce is laid off in response to COVID. Effective through May 31st, 2020. Monthly premium payment is required and this coverages must be offered on a uniform, non-discriminatory basis.
 - b. **Self insured - If Humana is your stop loss carrier:** yes, coverage will continue for laid off. Effective through May 31st 2020, payment of administration fees, claims costs, and stop loss premium is required, this coverage must be offered on a uniform, non-discriminatory basis. **If Humana is not stop loss carrier,** verify coverage with your stop loss carrier.
5. **Will the carrier make underwriting concession?**
 - a. They do not expect delays on any of the renewals. They will allow additional 30 days from the effective date to complete open enrollment activities

UnitedHealthcare

<https://www.uhc.com/health-and-wellness/health-topics/covid-19>

1. **Will the carrier allow for an OE event for those that previously declined? What dates?**
 - a. Special enrollment for non-covered members fully insured and AllSavers: enrollment opportunity March 23rd—April 13th , 2020 . For those who previously did not elect coverage on self (employee, spouse or children, or waived coverage completely.
 - b. UHC's options include:
 - Add a special open enrollment for members who previously waived coverage, including dependents, to provide additional access to care. Employers can do this without introducing any new plans from March 23 – April 13 (extended from April 6). Employers will continue to contribute to the cost of the coverage, and coverage will be effective April 1.
 - Buy down to a leaner plan:
 - Employers with a single-benefit offering that wish to buy down to a leaner plan may do so between now and May 31. They also can re-enroll their population to the leaner plan design.
 - Employers with multi-option plan designs can temporarily buy down to a leaner plan. If employers decide to conduct a SEP when adding the plan, new enrollees who previously waived coverage can select from any of the plans offered by the employer provided they are eligible and the employer contributes to the cost of coverage. Existing members can also move to the lean plan design, but no other benefit changes are permitted.
 - Add a lean plan design but no SEP: Consistent with the buy-down approach, employers will have until May 31 to add a lean benefit. In that instance, existing members can move to the new lean plan design. No other benefit changes are permitted. New enrollees previously waiving coverage are excluded beyond the April 13 cutoff for SEP.
2. **Is the carrier offering any exceptions to medical charges for the time being?**
 - a. Cost sharing for members with a telehealth benefit through their employer-sponsored plan will be waived through June 18th, 2020. This includes in-network non-COVID-19 telehealth visits.
 - b. Early prescription refills are available.
 - c. All Savers is offering its fully insured employers access to HealthiestYou until at least April 30th, 2020. Members can download the Healthiest you app or visit member.healthiestyou.com. Employees are encouraged to utilize this resource as it offers access convenient, confidential access to quality doctors 24/7 regarding answers to general questions and specific questions regarding COVID-19.
 - d. UnitedHealthcare is waiving member cost-sharing for the **treatment** of COVID-19 through May 31, 2020 for its fully-insured Commercial, Medicare Advantage and Medicaid plans.
3. **Is carrier extending the normal 30 day grace period for premium?**
 - a. The normal payment and delinquency policy applies.
4. **Can group coverage continue during furlough?**
 - a. As long as the plan sponsor continues to pay its share of premiums and offers the option to all furloughed employees on an equal basis. Employees remain eligible for coverage if they remain an active employee during periods of temporary layoffs and/or reduction in hours as a result. UHC is reliant on employers to notify us of employment status of their employees. If the employer chooses to pay for their coverage, then you would not notify us of a coverage change.
 - b. There needs to be one active employee for a group health plan to continue to exist. Normal termination rules apply.
5. **Will the carrier make underwriting concession?**
 - a. Case by case basis. Note for new customers with plans effective April 1st/May 1st, if the enrolled census changes by more than 10%, UHC reserves the right to rerate the group. Depending on the magnitude, the coverages for which the group qualifies may change.

UMR

1. **Will the carrier allow for an OE event for those that previously declined? What dates?**
2. **Is the carrier offering any exceptions to medical charges for the time being?**
3. **Is carrier extending the normal 30 day grace period for premium?**
 - a. UMR will not be waiving administrative fees nor stop loss premium. There will be no fee holidays.
 - b. For the next 60 days, self funded customers with tiered administrative fees based on enrollment experiencing a change in covered lives due to COVID, administrative fees based on those changes in enrollment will not change.
4. **Can group coverage continue during furlough?**
 - a. Employees remain eligible for coverage if they remain an active employee during periods of temporary layoffs/or reduction in hours. UMR is reliant on employees to notify us of employment status of their employees. If the employer chooses to pay for their coverage, then you would not notify us of a coverage change and furloughed employees would remain on the plan.
5. **Will the carrier make underwriting concession?**
 - a. Renewals and all necessary information will be released on a timely basis.
 - b. UMR is working on reports related to COVID-19 and will make those available as appropriate once claims are processed for payment.