

March 23, 2020

CCHP Health Plan COVID-19 Policies:

Our policies with our employer groups and individual members are evolving as the Covid-19 environment evolves. Our priority is the health of our members and their access to care.

While these are our policies at the moment, they may change as the environment changes. Additionally, we are willing to consider special circumstances for flexibility in our policies.

- Will you offer any type of grace period, payment leniency or delayed payment to employers?
 - Yes, 30 days – but will grant exceptions
- Will you allow employees who drop below 30 hours (full time) to remain on the health insurance without the employer having to add part-time eligibility?
 - Yes, employer remains responsible for premiums
- If an employee takes a sabbatical or temporary leave of absence (furlough), can they keep their benefits intact for a few months without being paid a salary?
 - Yes, employer remains responsible for premiums
- In regards to COBRA, how does this impact QE Dates and windows to elect coverage (i.e. employers continuing benefits for employees with reduction of hours or layoff – what happens if they can't bring the people back later)?
 - ⊖ There is no COBRA election when employers continue benefits for employees, employer remains responsible for premiums
 - ⊖ When employer no longer continues benefits for employee, COBRA election begins. Employers may not retroactively terminate employee's benefit. (i.e. Employee is not working April due to shelter-in-place and employer continues benefit for employee, the employer is responsible for the premiums. Employee does not return to work in May, employer terminates benefits starting May and COBRA election begins May.)
- If employees are laid off and later rehired, will you waive the new hire/rehire waiting period?
 - Yes
- Will you allow employers to waive their new hire waiting period so employees can access their health insurance quicker?
 - Yes

- Would this type of layoff be considered a qualifying event to enroll on individual?
 - Yes, there is a SEP until June 30, 2020 to enroll uninsured individuals into IFP. This SEP does not require a qualified event.
- Will you allow inforce business to pay their monthly premium with a credit card?
 - Yes
- If an employer closes their business can the company continue to pay premiums for enrolled members until they are able to re-open?
 - Yes
- If employees are left on an employer approved furlough longer than federal guidelines impose, will those employees need to be cancelled and offered COBRA?
 - No, employer remains responsible for premiums.
- If an employer is unable to pay their premiums after the allotted grace period, would they be termed and if so would the term date be retroactive or with a future termination date?
 - Everyone is provided a 30-day grace period, terminate date will be after the 30-day grace period. On a case-by-case basis, CCHP pay provide a longer grace period for employers to pay premiums, during this time, coverage is suspended until premiums are paid. If premiums are not paid, termination date will remain the date after the 30-day grace period.
- Are you considering any subsidy (cost-sharing) with employers?
 - Not at this time