

# COVID-19

---

## Frequently Asked Questions

March 23, 2020

## Special enrollment

*Note: This section applies to fully insured customers. Self-funded customers may choose to amend their eligibility requirements to align with this special enrollment period for fully insured customers, at their discretion. Customer should contact their stop-loss carrier.*

### Is there a special open enrollment period in response to the COVID-19 National Emergency?

To assist members in accessing care in light of COVID-19, UnitedHealthcare is providing its fully-insured small and large employer customers with a *Special COVID-19 Enrollment Opportunity* to enroll employees who previously did not to enroll in coverage. The opportunity will be limited to those employees who previously did not elect coverage for themselves (spouses or children) or waived coverage. See [Notice of Special COVID-19 Enrollment Opportunity](#) document for details.

- The enrollment opportunity will extend from March 23, 2020, to April 6, 2020. Effective date is April 1.
- Customers are not required to adopt the *Special COVID-19 Enrollment Opportunity*. Because of this, no opt out action is required on their behalf. UnitedHealthcare realizes each situation is unique, and each customer must make their own decisions on the enrollment opportunity.
- Dependents, such as spouses and children, can be added if they are enrolled in the same coverage or benefit option as the employee.
- Standard waiting periods will be waived; however, existing eligibility and state guidelines will apply.
- For small employers (2-50), a wage and tax statement will be needed to validate the employee's eligibility.

### If an insured customer has multiple plan options and opts into the Special Open Enrollment, can current members change plans?

No. The Special Open Enrollment period is NOT intended to allow members to change plan options.

The Special Open Enrollment is merely waiving policy restrictions on adding new enrollees outside of open enrollment or normal special enrollment period. The employer sponsored group health plan will decide if they want to offer the option for new entrants to the plan

### If an insured employer has only a single benefit plan, but wants to change the plan mid-year to a leaner plan design to save money will UnitedHealthcare allow it?

Yes. During the next 90 days, and one time only, if an employer wishes to buy down their benefit plan, UnitedHealthcare will allow it. The group's effective date will not change.

### Can an insured employer add an additional leaner plan and have a Special Open Enrollment?

An employer can add the leaner plan, but only new members can join that plan during the Special Open Enrollment – we will not allow movement across plans mid-year.

UNITEDHEALTHCARE PROPRIETARY AND CONFIDENTIAL -

UnitedHealthcare's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to this situation. The materials and discussion topics do not constitute a binding obligation of UnitedHealthcare with respect to any matter discussed herein.

Some of our products and networks have different features and as a result different guidelines and protocols are applicable to them. Please contact your UnitedHealthcare account representative for additional details.