

## SELF-INSURED PLANS

Bim Group is pleased to provide the following coverage guidelines which were approved and communicated to us by Anthem regarding lay-offs and the impact on premiums for potential lower employee enrollment. Please contact your plan's Bim Group account management team if additional clarification is needed.

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

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 your stop loss carrier, Anthem recommends verifying coverage with your stop loss carrier.

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

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 your stop loss carrier, Anthem recommends verifying coverage with your stop loss carrier.

### **Will continuation coverage be available for our employees who have been laid off and are we able to offer continuation coverage to their employees at their own expense?**

If you offer 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.

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

**Will my rates/premium 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.

**As a result of the COVID-19 crisis, will Anthem renewal rate actions or quote responses be delayed or impacted?**

Anthem will continue to meet renewal rate actions and/or quote expectations and do not anticipate delays or impacts.

**If employees are losing their health insurance coverage due to being laid-off, will Anthem be able to offer coverage options?**

Anthem recommends employers work with their employees to assess coverage options and eligibility by going to [www.healthcare.gov](http://www.healthcare.gov). Some examples of options include Medicaid or qualifying event for a special enrollment period for an ACA compliant plan. If Medicaid or ACA compliant plans are not a fit for your employees, they may also consider a short-term plan if available in their state.

**For employees who enroll in an ACA compliant health insurance plan, how quickly will their coverage be effective?**

The qualifying event for the special enrollment period will determine the effective date of coverage. Please visit [www.healthcare.gov](http://www.healthcare.gov) or prospective carrier. Premium subsidies are not available for plans purchased outside of the federal exchange.

**If employees choose to enroll in a short-term plan, how quickly will their coverage be effective?**

Short-term plans, where available, will typically be reviewed and approved by underwriting and will be effective the day after formal underwriting approval.

**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.