

# California Carrier 411: COVID-19 (Coronavirus)


Premium (Billing)	Will you offer any type of grace period, payment leniency or delayed payment to employers?
 Aetna	Yes, Aetna will work with Plan Sponsors to extend grace period for the months of March, April and May of this year. Clients should contact the Aetna Answer Team (800-343-6101) to discuss an individualized approach. This is available through May 31, 2020.
 Anthem Blue Cross	If you anticipate having issues with being able to remit your premiums, please contact your Anthem Blue Cross Account Manager or the Billing Department at 855-854-1429.
 Blue Shield of California	Blue Shield of California will make every effort to assist employers with addressing their billing needs. Employer should call the Blue Shield Billing Team (800-325-5166) for assistance or submit a payment arrangement request detailing when they can pay and how much they can pay to the Blue Shield Billing Team (smallgroupbilling@blueshieldca.com (mailto:smallgroupbilling@blueshieldca.com)).
 California Dental Network	Yes, grace period allowed will be 60 days.
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Standard 30 days. Anything beyond will be reviewed on a case-by-case basis.
 Community Care Health	Standard 30 days. Anything beyond will be reviewed on a case-by-case basis.
 Covered CA for Small Business	Pending carrier response
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Yes, grace period will be extended by an additional 30 days.
 Health Net	In discussion. Health Net will take credit card payments now over the phone the last week of the group's grace period.
 Humana	Standard 30 days applies.
 Inshore Benefits	Yes, grace period allowed will be 60 days.
 Kaiser Permanente	Yes, grace period allowed will be 60 days. Any billing questions, the client should contact the Kaiser Billing Team (800-790-4661).
 Landmark Healthplan	Yes, grace period allowed will be 60 days.
 Lincoln Financial Group	Yes, grace period allowed will be 60 days, retroactively to March 1, 2020.
 MediExcel	Current policy allows groups up to 60 days to pay. Any policy changes or updates will be posted on our website.
 MetLife	Pending carrier response
 Oscar Health Plans	As of 3/26/20, no exceptions are being made due to COVID-19.
 Principal Financial Group	Yes, grace period allowed will be 60 days for monthly bills through June 1, 2020. For further assistance, the employer should contact Principal (email groupbenefitsadmin@principal.com (mailto:groupbenefitsadmin@principal.com) or call 800-843-1371).
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	If you anticipate having issues with being able to remit your premiums, please contact Sutter's Billing Department at shpbilling@sutterhealth.org (mailto:shpbilling@sutterhealth.org).
 The Hartford	Yes, going back to February bills, for 90 days at this time.
 UnitedHealthcare	Reviewed on a case-by-case basis. Clients should contact the UHC Billing Department (800-591-9911) for further assistance.
 Unum	If you anticipate having issues with being able to remit your premiums, please contact AskUnum at askunum@unum.com (mailto:askunum@unum.com) or connect with your Billing Coordinator.
 Western Health Advantage	WHA requests that any impacted groups who need assistance in making premium arrangements, contact their premium billing department at 888-442-2206.

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## California Carrier 411: COVID-19 (Coronavirus)

Will you allow retroactive employee terminations for any reason related to COVID-19 (i.e. grace period extended but after that grace period the employer must terminate employees. Can they terminate those employees retroactively to the beginning of the grace period)?	
 Aetna	Pending carrier response
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Pending carrier response
 Community Care Health	No
 Covered CA for Small Business	Pending carrier response
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Pending carrier response
 Health Net	Pending carrier response
 Humana	Pending carrier response
 Inshore Benefits	Pending carrier response
 Kaiser Permanente	Pending carrier response
 Landmark Healthplan	Pending carrier response
 Lincoln Financial Group	Pending carrier response
 MediExcel	Yes, provided there was no claims utilization during that period.
 MetLife	Pending carrier response
 Oscar Health Plans	Pending carrier response
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	Current policy of 90 day retroactive allowance applies.
 The Hartford	Pending carrier response
 UnitedHealthcare	Pending carrier response
 Unum	Pending carrier response
 Western Health Advantage	WHA will allow retroactive terminations in response to COVID-19 for current month plus two months back.
Will you allow in-force business to pay their monthly premium with a credit card?	
 Aetna	No
 Anthem Blue Cross	No
 Blue Shield of California	No

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Will you allow in-force business to pay their monthly premium with a credit card?	
 California Dental Network	Pending carrier response
 CaliforniaChoice	No
 Chinese Community Health Plan	Yes
 Community Care Health	No
 Covered CA for Small Business	No
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	No
 Health Net	Yes, they can pay before termination within their last week of their grace period (currently 30-day grace period).
 Humana	Pending carrier response
 Inshore Benefits	Pending carrier response
 Kaiser Permanente	No
 Landmark Healthplan	No
 Lincoln Financial Group	Pending carrier response
 MediExcel	Yes, by phone. Clients may call (619-421-1659 option 5).
 MetLife	Pending carrier response
 Oscar Health Plans	Yes, through April 30, 2020.
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	No
 The Hartford	No
 UnitedHealthcare	No
 Unum	No
 Western Health Advantage	Yes, only if their monthly premium is under \$20k.
Are you considering any subsidy (cost-sharing) with employers?	
 Aetna	Pending carrier response
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	No
 Community Care Health	No
 Covered CA for Small Business	Pending carrier response

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## California Carrier 411: COVID-19 (Coronavirus)

Are you considering any subsidy (cost-sharing) with employers?	
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Pending carrier response
 Health Net	Pending carrier response
 Humana	Pending carrier response
 Inshore Benefits	Pending carrier response
 Kaiser Permanente	Pending carrier response
 Landmark Healthplan	Pending carrier response
 Lincoln Financial Group	Pending carrier response
 MediExcel	No
 MetLife	Pending carrier response
 Oscar Health Plans	Pending carrier response
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	No
 The Hartford	Pending carrier response
 UnitedHealthcare	No
 Unum	Pending carrier response
 Western Health Advantage	No
Eligibility	
 Aetna	Will you allow employees who drop below full-time status to remain on the health insurance without the employer having to add part-time eligibility? Yes, as long as (1) the reduction in hours/lay off is a temporary measure resulting from the COVID-19 pandemic (2) employer continues to pay their monthly premium and (3) employer does not terminate the employee(s). This is available to customers until July 31, 2020.
 Anthem Blue Cross	Yes, Anthem's requirement for employees to be actively working will be relaxed through May 31, 2020 as long as the monthly premium payment is received.
 Blue Shield of California	Pending carrier response
 California Dental Network	CDN has very flexible eligibility guidelines and will work with employers to accommodate their unique needs at this time.
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Yes, as long as the monthly premium payment is received.
 Community Care Health	Yes, as long as the monthly premium payment is received.
 Covered CA for Small Business	Employer discretion
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Yes, Guardian's requirement for employees to be actively working will be relaxed effective March 1, 2020 through June 30, 2020, as long as the monthly premium payment is received.
 Health Net	Pending carrier response

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Eligibility	Will you allow employees who drop below full-time status to remain on the health insurance without the employer having to add part-time eligibility?
 Humana	The Group Level Change Form ( <a href="https://www.warnerpacific.com/ca/carrier411/logo-(1)/humana_group-plan-change-request-form_rev4-17-(1).pdf">https://www.warnerpacific.com/ca/carrier411/logo-(1)/humana_group-plan-change-request-form_rev4-17-(1).pdf</a> ) would be required if the group would like to extend coverage to those employees who are working less than 30 hours but a minimum of 20 hours. If they are working less than 20 hours they will need to be terminated and offered COBRA/Cal-COBRA.
 Inshore Benefits	Yes
 Kaiser Permanente	Yes, as long as the monthly premium payment is received.
 Landmark Healthplan	Eligibility will follow group-sponsored medical plan.
 Lincoln Financial Group	Yes, LFG's requirements for employees to be actively at work will be relaxed through May 1, 2020, or in accordance with the Continuation provisions in their policy if they are more generous, as long as the monthly premium payment is received.
 MediExcel	Yes
 MetLife	Effective 3/1/2020, if an employee's hours fall below the minimum, these employees will be treated as if they are on an approved leave of absence, and will remain eligible for coverage for 60 days within the plan they were in prior to the hours reduction.
 Oscar Health Plans	Pending carrier response
 Principal Financial Group	Yes, any employee with a reduced schedule on or after March 1, 2020 until April 30, 2020 will continue to be covered until May 31, 2020, as long as the monthly premium payment is received.
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	Employer discretion
 The Hartford	Group can allow employees to work 20 or more hours per week with cases 10 lives or above, at any time. If hours do not go back up within 30 days, The Hartford would need to be notified.
 UnitedHealthcare	Yes, as long as the monthly premium payment is received. This is available through May 31, 2020.
 Unum	Yes, as long as the monthly premium payment is received.
 Western Health Advantage	WHA will be as flexible as possible with enrollment rules such as minimum hours, waiting periods, employer contribution changes, and plan downgrades (for employers and individuals). Please email any requests to <a href="mailto:whasales@westernhealth.com">whasales@westernhealth.com</a> ( <a href="mailto:whasales@westernhealth.com">mailto:whasales@westernhealth.com</a> ) or call 888.499.3198 to discuss changes to enrollment provisions within your policy.
	<b>If an employee takes a sabbatical or temporary leave of absence (furlough), can they keep their benefit intact for a few months without being paid a salary?</b>
 Aetna	Yes, as long as (1) the reduction in hours/lay off is a temporary measure resulting from the COVID-19 pandemic (2) employer continues to pay their monthly premium and (3) employer does not terminate the employee(s). This is available to customers until July 31, 2020.
 Anthem Blue Cross	Yes, Anthem's requirement for employees to be actively working will be relaxed through May 31, 2020 as long as the monthly premium payment is received.
 Blue Shield of California	Employer discretion, provided premiums continue to be paid (must be documented in their own internal employer guide).
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Yes, as long as the monthly premium payment is received.
 Community Care Health	Yes, as long as the monthly premium payment is received.
 Covered CA for Small Business	Employer discretion

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If an employee takes a sabbatical or temporary leave of absence (furlough), can they keep their benefit intact for a few months without being paid a salary?	
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Yes, Guardian's requirement for employees to be actively working will be relaxed effective March 1, 2020 through June 30, 2020, as long as the monthly premium payment is received.
 Health Net	Employer discretion (must be documented in their own internal employer guide).
 Humana	Pending carrier response
 Inshore Benefits	Yes
 Kaiser Permanente	Yes, as long as the monthly premium payment is received.
 Landmark Healthplan	Eligibility will follow group-sponsored medical plan.
 Lincoln Financial Group	Yes, LFG's requirements for employees to be actively at work will be relaxed through May 1, 2020, or in accordance with the Continuation provisions in their policy if they are more generous, as long as the monthly premium payment is received.
 MediExcel	Yes
 MetLife	Effective 3/1/2020, if an employee's hours fall below the minimum, these employees will be treated as if they are on an approved leave of absence, and will remain eligible for coverage for 60 days within the plan they were in prior to the hours reduction.
 Oscar Health Plans	Pending carrier response
 Principal Financial Group	Yes, any employee laid off or furloughed on or after March 1, 2020 until April 30, 2020 will continue to be covered until May 31, 2020, as long as the monthly premium payment is received.
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	Employer discretion
 The Hartford	If a policy does not include an applicable continuation provision, as an accommodation for Leaves occurring on or after 3/1/2020, the policyholder may elect to continue coverage for those employees through 4/30/2020 by continuing to pay all premiums.
 UnitedHealthcare	Yes, UHC will temporarily allow it as long as the plan sponsor continues to pay the premium and offers the option to all furloughed employees on an equal basis.
 Unum	Yes, furloughed employees will remain eligible for coverage for 60 days or the length of the temporary layoff provision in your contract, whichever is greater for life and disability. Furloughed employees will remain eligible for coverage for up to a year, as long as the premiums are paid for dental and vision.
 Western Health Advantage	Yes, as long as the monthly premium payment is received. Alternatively, employers have the option to continue to pay premium for terminated employees who elect to enroll in COBRA. Employers can set a specific amount of time they are committing to pay the premium.
In regards to COBRA/Cal-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)?	
 Aetna	Pending carrier response
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 California Dental Network	If a client submits a former employee for COBRA/Cal-COBRA coverage, CDN will administer and support without limitations.

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<p>In regards to COBRA/Cal-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)?</p>	
 CaliforniaChoice	Standard process applies.
 Chinese Community Health Plan	COBRA/Cal-COBRA qualifying event date will be based on what employer indicates as last day worked. Employers may not retroactively terminate employee's benefit (i.e. Employee is not working April due to shelter-in-place and employer continues benefits for employee, the employer is responsible for the premiums. Employee does not return to work in May, employer terminates benefits starting May and COBRA/Cal-COBRA election begins in May).
 Community Care Health	COBRA/Cal-COBRA qualifying event date will be based on what employer indicates as last day worked. Employers may not retroactively terminate employee's benefit (i.e. Employee is not working April due to shelter-in-place and employer continues benefits for employee, the employer is responsible for the premiums. Employee does not return to work in May, employer terminates benefits starting May and COBRA/Cal-COBRA election begins in May).
 Covered CA for Small Business	Employer discretion.
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Pending carrier response
 Health Net	Standard process applies.
 Humana	Standard process applies.
 Inshore Benefits	Inshore will continue to follow state and federal laws and will allow a 90-day window for enrollment of these members.
 Kaiser Permanente	Pending carrier response
 Landmark Healthplan	Eligibility will follow group-sponsored medical plan.
 Lincoln Financial Group	Pending carrier response
 MediExcel	Standard process applies.
 MetLife	Pending carrier response
 Oscar Health Plans	Pending carrier response
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	Pending carrier response
 The Hartford	Pending carrier response
 UnitedHealthcare	Standard process applies.
 Unum	Pending carrier response
 Western Health Advantage	WHA will allow an employer to continue paying for coverage for a furloughed employee or with reduced hours during this time. In the event the employee is not hired back, that date of coverage termination will be the COBRA/Cal-COBRA election date.
<p>If employees are laid off and later rehired, will you waive the new hire/rehire waiting period?</p>	
 Aetna	Yes, through July 31, 2020, Aetna is prepared to support changes to the waiting period rules. Any change in waiting period rules that extends into the next plan year will be considered in the renewal.
 Anthem Blue Cross	Employees rehired by May 31, 2020 will not be subject to a waiting period.

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


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If employees are laid off and later rehired, will you waive the new hire/rehire waiting period?	
 Blue Shield of California	If rehired within 6 months, the benefit waiting period will be waived and the member will be effective the date of rehire.
 California Dental Network	Yes, CDN has no waiting period requirements.
 CaliforniaChoice	If rehired within 6 months of term date, CaliforniaChoice will waive the waiting period at the employer's request.
 Chinese Community Health Plan	Yes
 Community Care Health	Yes
 Covered CA for Small Business	Pending carrier response
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Pending carrier response
 Health Net	Currently waived if re-hired within 30 days. Health Net is in active discussion on if this can be extended.
 Humana	Yes
 Inshore Benefits	If rehired within 30 days of term date, Inshore will retro enroll them without a lapse in coverage. If rehired after 30 days, Inshore will allow them to enroll without a waiting period on the first day of the month following their new hire date.
 Kaiser Permanente	Kaiser Permanente will allow the group to define the waiting period when the employee returns to work, with no minimum, but no greater than 90 days.
 Landmark Healthplan	Eligibility will follow group-sponsored medical plan.
 Lincoln Financial Group	Pending carrier response
 MediExcel	Yes
 MetLife	Pending carrier response
 Oscar Health Plans	Pending carrier response
 Principal Financial Group	For employees whose coverage terminates due to layoff or furlough and are rehired within six months of the termination date, benefits are reinstated without a new hire waiting period.
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	SHP does not monitor new hire/rehire waiting periods, therefore, this is employer discretion.
 The Hartford	Pending carrier response
 UnitedHealthcare	Yes
 Unum	Pending carrier response
 Western Health Advantage	Employer discretion. WHA will accept the employer's instruction for a waiting period that differs from what is in the policy (not to exceed first of the month following 60 days).
Will you allow employers to waive their new hire waiting period so employees can access their health insurance quicker?	
 Aetna	Pending carrier response
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response

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Will you allow employers to waive their new hire waiting period so employees can access their health insurance quicker?	
 Chinese Community Health Plan	Yes
 Community Care Health	No, current waiting period guidelines apply.
 Covered CA for Small Business	Pending carrier response
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Pending carrier response
 Health Net	Pending carrier response
 Humana	No
 Inshore Benefits	Yes
 Kaiser Permanente	Pending carrier response
 Landmark Healthplan	Eligibility will follow group-sponsored medical plan.
 Lincoln Financial Group	Pending carrier response
 MediExcel	Yes
 MetLife	Pending carrier response
 Oscar Health Plans	Pending carrier response
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	SHP does not monitor new hire/rehire waiting periods, therefore, this is employer discretion.
 The Hartford	Pending carrier response
 UnitedHealthcare	No
 Unum	Pending carrier response
 Western Health Advantage	Employer discretion
Would this type of layoff be considered a qualifying event to enroll on individual?	
 Aetna	Yes
 Anthem Blue Cross	Yes
 Blue Shield of California	Yes
 California Dental Network	N/A
 CaliforniaChoice	Yes
 Chinese Community Health Plan	Yes
 Community Care Health	Yes
 Covered CA for Small Business	Yes
 Delta Dental (Allied Administrators)	N/A
 Guardian	N/A

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Would this type of layoff be considered a qualifying event to enroll on individual?	
 Health Net	Yes
 Humana	N/A
 Inshore Benefits	N/A
 Kaiser Permanente	Yes
 Landmark Healthplan	N/A
 Lincoln Financial Group	N/A
 MediExcel	Yes
 MetLife	N/A
 Oscar Health Plans	Yes
 Principal Financial Group	N/A
 Sharp Health Plan	Yes
 Sutter Health Plus	Yes
 The Hartford	N/A
 UnitedHealthcare	Yes
 Unum	N/A
 Western Health Advantage	Yes
If an employer closes their business can the company continue to pay premiums for enrolled members until they are able to re-open?	
 Aetna	Yes, as long as (1) the reduction in hours/lay off is a temporary measure resulting from the COVID-19 pandemic (2) employer continues to pay their monthly premium and (3) employer does not terminate the employee(s). This is available to customers until July 31, 2020.
 Anthem Blue Cross	Yes. If one person remains actively employed and continues health benefit coverage, all employees laid-off will be eligible for coverage as long as the monthly premium payment is received.
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Yes
 Community Care Health	Yes. If one person remains actively employed and continues health benefit coverage, all employees laid-off will be eligible for coverage as long as the monthly premium payment is received. This is effective through May 31, 2020.
 Covered CA for Small Business	Pending carrier response
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Pending carrier response
 Health Net	Pending carrier response
 Humana	Yes. If one person remains actively employed and continues health benefit coverage, all employees laid-off will be eligible for coverage as long as the monthly premium payment is received. This is effective through May 31, 2020.

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











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## California Carrier 411: COVID-19 (Coronavirus)

If an employer closes their business can the company continue to pay premiums for enrolled members until they are able to re-open?	
 Inshore Benefits	Pending carrier response
 Kaiser Permanente	Pending carrier response
 Landmark Healthplan	Pending carrier response
 Lincoln Financial Group	Pending carrier response
 MediExcel	Clients terming their last member can remain active for a six-month period and have their current contract honored.
 MetLife	Pending carrier response
 Oscar Health Plans	Pending carrier response
 Principal Financial Group	Yes, coverage remains active through May 31, 2020, as long as the monthly premium payment is received.
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	Yes
 The Hartford	Pending carrier response
 UnitedHealthcare	Yes, as long as the monthly premium payment is received. This is effective through May 31, 2020.
 Unum	Pending carrier response
 Western Health Advantage	Reviewed on a case-by-case basis. Clients should contact the WHA Sales Department.
If employees are left on an employer approved furlough longer than federal guidelines impose, will those employees need to be cancelled and offered COBRA?	
 Aetna	Pending carrier response
 Anthem Blue Cross	No, they should follow the groups short term leave of absence policy, which would have been selected on their employer application at initial enrollment.
 Blue Shield of California	Employer discretion, provided premiums continue to be paid (must be documented in their own internal employer guide).
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	No, employer remains responsible for the premiums.
 Community Care Health	Employer discretion
 Covered CA for Small Business	Employer discretion
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Pending carrier response
 Health Net	Pending carrier response
 Humana	Pending carrier response
 Inshore Benefits	Pending carrier response
 Kaiser Permanente	Pending carrier response
 Landmark Healthplan	Pending carrier response
 Lincoln Financial Group	Pending carrier response

























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If employees are left on an employer approved furlough longer than federal guidelines impose, will those employees need to be cancelled and offered COBRA?	
 MediExcel	Employer discretion
 MetLife	Pending carrier response
 Oscar Health Plans	Pending carrier response
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	Employer discretion
 The Hartford	Pending carrier response
 UnitedHealthcare	Pending carrier response
 Unum	Pending carrier response
 Western Health Advantage	It is anticipated these relaxed requirements are temporary; normal contract provisions will be expected to resume which may be at the discretion of WHA and furloughed employees would need to move to COBRA.
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 retroactive or with a future termination date?	
 Aetna	Pending carrier response
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	On a case-by-case basis, CCHP may provide a longer grace period for employers to pay premiums. If premiums are not paid, termination date will remain the date after the grace period. Standard grace period is 30-days.
 Community Care Health	On a case-by-case basis.
 Covered CA for Small Business	Pending carrier response
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Pending carrier response
 Health Net	Pending carrier response
 Humana	Pending carrier response
 Inshore Benefits	Pending carrier response
 Kaiser Permanente	Pending carrier response
 Landmark Healthplan	Pending carrier response
 Lincoln Financial Group	Pending carrier response
 MediExcel	The employer would have an option for a payment plan, if they cannot participate in the payment plan, they would be termed at end of the grace period.
 MetLife	Pending carrier response

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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 retroactive or with a future termination date?	
 Oscar Health Plans	Pending carrier response
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	Current guidelines apply.
 The Hartford	Pending carrier response
 UnitedHealthcare	Pending carrier response
 Unum	Pending carrier response
 Western Health Advantage	The account will be terminated back to when their true grace period ended. This allows WHA to follow established termination guidelines while providing employers with an extended grace period.
Will you be offering a Special Enrollment Period for those employees who previously waived coverage?	
 Aetna	Pending carrier response
 Anthem Blue Cross	Yes. Available to employees and their dependents who previously did not elect coverage or waived coverage. The enrollment period will extend from March 23, 2020 through April 3, 2020. Coverage will become effective April 1, 2020. An employee application/change form is required (indicate SEP COVID-19 enrollment at the top).
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Pending carrier response
 Community Care Health	Yes. Available to employees and their dependents who previously did not elect coverage or waived coverage. The enrollment period will extend from March 25, 2020 through April 6, 2020. Coverage will become effective April 1, 2020. An employee application/change form is required (indicate COVID-19 enrollment at the top).
 Covered CA for Small Business	Yes, details to follow.
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Pending carrier response
 Health Net	Pending carrier response
 Humana	Pending carrier response
 Inshore Benefits	Pending carrier response
 Kaiser Permanente	Yes. Available to employees and their dependents who previously waived coverage. The enrollment period will extend through April 3, 2020. Coverage will become effective April 1, 2020. An employee application form is required. Other restrictions apply, see Kaiser COVID-19 FAQ ( <a href="https://www.warnerpacific.com/ca/carrier411/logo-(1)/kpca_covid-19-faq-for-business-customers_rec3-20.pdf">https://www.warnerpacific.com/ca/carrier411/logo-(1)/kpca_covid-19-faq-for-business-customers_rec3-20.pdf</a> ) for details.
 Landmark Healthplan	Pending carrier response
 Lincoln Financial Group	Pending carrier response

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
## California Carrier 411: COVID-19 (Coronavirus)

Will you be offering a Special Enrollment Period for those employees who previously waived coverage?	
 MediExcel	Yes. Available to employees and their dependents who previously did not elect coverage or waived coverage. The enrollment period will extend from March 25, 2020 through April 10, 2020. Coverage will become effective April 1, 2020. An employee enrollment form must be received before April 1, 2020.
 MetLife	Pending carrier response
 Oscar Health Plans	Not at this time.
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Not at this time.
 Sutter Health Plus	Not at this time.
 The Hartford	Pending carrier response
 UnitedHealthcare	Yes. Available to employees and their dependents who previously did not elect coverage or waived coverage. The enrollment period will extend from March 23, 2020 through April 6, 2020. Coverage will become effective April 1, 2020. An employee application with a note stating they are enrolling during the COVID-19 Special Enrollment period is required. See Notice of Special COVID-19 Enrollment Opportunity document for eligibility details. <a href="https://www.warnerpacific.com/ca/carrier411/logo-(1)/covid-notice-of-special-enrollment-english.pdf">covid-notice-of-special-enrollment-english ( https://www.warnerpacific.com/ca/carrier411/logo-(1)/covid-notice-of-special-enrollment-english.pdf )</a> <a href="https://www.warnerpacific.com/ca/carrier411/logo-(1)/covid-notice-of-special-enrollment-spanish-(1).pdf">covid-notice-of-special-enrollment-spanish ( https://www.warnerpacific.com/ca/carrier411/logo-(1)/covid-notice-of-special-enrollment-spanish-(1).pdf )</a>
 Unum	Pending carrier response
 Western Health Advantage	Yes, to employees and dependents who previously waived coverage, WHA will allow a one-time open enrollment date off renewal. The coverage must be offered to all waivers on a specified effective date in a uniform, non-discriminatory basis.
If W-2 employees have to be converted to 1099 due to COVID-19, will you allow them to remain insured?	
 Aetna	Pending carrier response
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Pending carrier response
 Community Care Health	No
 Covered CA for Small Business	Pending carrier response
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Pending carrier response
 Health Net	Pending carrier response
 Humana	Pending carrier response
 Inshore Benefits	Pending carrier response
 Kaiser Permanente	Pending carrier response

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## California Carrier 411: COVID-19 (Coronavirus)

If W-2 employees have to be converted to 1099 due to COVID-19, will you allow them to remain insured?	
 Landmark Healthplan	Pending carrier response
 Lincoln Financial Group	Pending carrier response
 MediExcel	Yes
 MetLife	Pending carrier response
 Oscar Health Plans	Pending carrier response
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	Employer discretion
 The Hartford	Pending carrier response
 UnitedHealthcare	No
 Unum	Pending carrier response
 Western Health Advantage	No
Benefit Modification	
Will you allow mid-year plan downgrades (employer and employee) due to financial hardship? If yes, what documentation is required?	
 Aetna	Yes, Aetna will allow prospective plan changes, such as benefit buy downs, provided that the group maintains the same renewal date. This is available until July 31, 2020.
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Pending carrier response
 Community Care Health	Yes, the request must come in writing from the client.
 Covered CA for Small Business	Yes, employees may downgrade. Details to follow.
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Pending carrier response
 Health Net	Yes, no documentation will need to be sent to Account Management. All changes will require underwriting approval.
 Humana	Yes, we allow employers to quote lesser benefits due to hardship anytime. It will only be for an effective date going forward (no retroactive changes) and must be a true downgrade (not lowering the co-insurance but then add implant coverage when the group didn't currently have implant coverage). REQUIRED: Group Level Change Form ( <a href="https://www.warnerpacific.com/ca/carrier411/logo-(1)/humana_group-plan-change-request-form_rev4-17-(2).pdf">https://www.warnerpacific.com/ca/carrier411/logo-(1)/humana_group-plan-change-request-form_rev4-17-(2).pdf</a> ) and conservation quote.
 Inshore Benefits	Yes, request must come from the Employer or Broker, in writing, requesting the change.
 Kaiser Permanente	Yes, plan changes must be made by a 5/1/2020 effective date. Other restrictions apply, see Kaiser COVID-19_FAQ ( <a href="https://www.warnerpacific.com/ca/carrier411/logo-(1)/kpca_covid-19-faq-for-business-customers_rec3-(1).pdf">https://www.warnerpacific.com/ca/carrier411/logo-(1)/kpca_covid-19-faq-for-business-customers_rec3-(1).pdf</a> ) for details.
 Landmark Healthplan	N/A

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## California Carrier 411: COVID-19 (Coronavirus)

Benefit Modification		Will you allow mid-year plan downgrades (employer and employee) due to financial hardship? If yes, what documentation is required?
 Lincoln Financial Group		Pending carrier response
 MediExcel		Yes, request must come from the Employer or Broker, in writing, requesting the change and requires 30-day advance notification.
 MetLife		Pending carrier response
 Oscar Health Plans		Pending carrier response
 Principal Financial Group		Pending carrier response
 Sharp Health Plan		Pending carrier response
 Sutter Health Plus		Reviewed on a case-by-case basis. Early renewal requests will also be considered. Employer should contact their Sutter Health Plus Account Manager.
 The Hartford		Pending carrier response
 UnitedHealthcare		For insured employers that only offer a single benefit plan, UHC will allow the employer to change the plan mid-year to a leaner plan design to save money, during the next 90 days, and one time only. UHC is not allowing plan changes mid-year for employers with multiple plan designs.
 Unum		Pending carrier response
 Western Health Advantage		WHA will be as flexible as possible with enrollment rules such as minimum hours, waiting periods, employer contribution changes, and plan downgrades (for employers and individuals). Please email any requests to <a href="mailto:whasales@westernhealth.com">whasales@westernhealth.com</a> (mailto:whasales@westernhealth.com) or call 888.499.3198 to discuss changes to enrollment provisions within your policy.
		Will you allow mid-year employer contribution changes? If yes, what documentation is required?
 Aetna		Pending carrier response
 Anthem Blue Cross		Pending carrier response
 Blue Shield of California		Pending carrier response
 California Dental Network		Pending carrier response
 CaliforniaChoice		Pending carrier response
 Chinese Community Health Plan		Pending carrier response
 Community Care Health		This is not monitored by Community Care Health. Group should contact their tax advisor.
 Covered CA for Small Business		Pending carrier response
 Delta Dental (Allied Administrators)		Pending carrier response
 Guardian		Pending carrier response
 Health Net		This is not monitored by Health Net. As long as the employer is contributing the required 50% of the employee premium, there is no need to notify Health Net. Any change that is 5% or more would result in piercing of Grandfathered status.
 Humana		Yes, for a future effective date (no retroactive changes). REQUIRED: Group Level Change Form ( <a href="https://www.warnerpacific.com/ca/carrier411/logo-(1)/humana_group-plan-change-request-form_rev4-17.pdf">https://www.warnerpacific.com/ca/carrier411/logo-(1)/humana_group-plan-change-request-form_rev4-17.pdf</a> )
 Inshore Benefits		N/A
 Kaiser Permanente		Pending carrier response
 Landmark Healthplan		Not at this time.





























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## California Carrier 411: COVID-19 (Coronavirus)

Will you allow mid-year employer contribution changes? If yes, what documentation is required?	
 Lincoln Financial Group	Pending carrier response
 MediExcel	Yes, requires 30-day advance notification. Employer contribution must be the minimum 50%.
 MetLife	Pending carrier response
 Oscar Health Plans	Pending carrier response
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	Reviewed on a case-by-case basis. Minimum contribution requirements must be met. Employer should contact their Sutter Health Plus Account Manager.
 The Hartford	Pending carrier response
 UnitedHealthcare	This is not monitored by UHC. As long as the employer is contributing the required 50% of the employee premium, there is no need to notify UHC.
 Unum	Pending carrier response
 Western Health Advantage	WHA will be as flexible as possible with enrollment rules such as minimum hours, waiting periods, employer contribution changes, and plan downgrades (for employers and individuals). Please email any requests to <a href="mailto:whasales@westernhealth.com">whasales@westernhealth.com</a> (mailto:whasales@westernhealth.com) or call 888.499.3198 to discuss changes to enrollment provisions within your policy.
Will you allow mid-year eligibility changes to offer coverage to part-time employees? If yes, what documentation is required?	
 Aetna	Pending carrier response
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Pending carrier response
 Community Care Health	Employer discretion
 Covered CA for Small Business	Pending carrier response
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Pending carrier response
 Health Net	Pending carrier response
 Humana	Pending carrier response
 Inshore Benefits	Yes, request must come from the Employer or Broker, in writing, requesting the change.
 Kaiser Permanente	Pending carrier response
 Landmark Healthplan	Eligibility will follow group-sponsored medical plan.
 Lincoln Financial Group	Pending carrier response
 MediExcel	Yes, no documentation is required.
 MetLife	Pending carrier response












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## California Carrier 411: COVID-19 (Coronavirus)

Will you allow mid-year eligibility changes to offer coverage to part-time employees? If yes, what documentation is required?	
 Oscar Health Plans	Pending carrier response
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	Employer discretion
 The Hartford	Pending carrier response
 UnitedHealthcare	Yes, through May 31, 2020, UHC will allow a group to cover their reduced hour employees, as long as they continue to pay the monthly premium payment.
 Unum	Pending carrier response
 Western Health Advantage	WHA will be as flexible as possible with enrollment rules such as minimum hours, waiting periods, employer contribution changes, and plan downgrades (for employers and individuals). Please email any requests to <a href="mailto:whasales@westernhealth.com">whasales@westernhealth.com</a> (mailto:whasales@westernhealth.com) or call 888.499.3198 to discuss changes to enrollment provisions within your policy.
Underwriting	
Are you considering relaxed guidelines at this time?	
 Aetna	No
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Pending carrier response
 Community Care Health	No
 Covered CA for Small Business	Pending carrier response
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Pending carrier response
 Health Net	Pending carrier response
 Humana	Pending carrier response
 Inshore Benefits	No
 Kaiser Permanente	No
 Landmark Healthplan	No
 Lincoln Financial Group	Pending carrier response
 MediExcel	No
 MetLife	Pending carrier response
 Oscar Health Plans	No
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	No

































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## California Carrier 411: COVID-19 (Coronavirus)

Underwriting	Are you considering relaxed guidelines at this time?
 The Hartford	Pending carrier response
 UnitedHealthcare	Pending carrier response
 Unum	Pending carrier response
 Western Health Advantage	Yes, WHA is prepared to work with employers and their specific needs on a case by case basis.
Will you allow a group to re-enroll outside of your normal guidelines (i.e. waiting 12 months for voluntary termination), if they have to temporarily shut their doors and terminate their coverage?	
 Aetna	Pending carrier response
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Pending carrier response
 Community Care Health	Pending carrier response
 Covered CA for Small Business	Pending carrier response
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Pending carrier response
 Health Net	Pending carrier response
 Humana	Pending carrier response
 Inshore Benefits	Pending carrier response
 Kaiser Permanente	Pending carrier response
 Landmark Healthplan	Pending carrier response
 Lincoln Financial Group	Pending carrier response
 MediExcel	Yes
 MetLife	Pending carrier response
 Oscar Health Plans	Pending carrier response
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	Pending carrier response
 The Hartford	Pending carrier response
 UnitedHealthcare	A group can reapply anytime as long as they don't have any past due premium owed.
 Unum	Pending carrier response
 Western Health Advantage	A group can reapply within 6 months of their termination date.

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## California Carrier 411: COVID-19 (Coronavirus)

Will you allow a group to re-enroll without completing all new paperwork, if they have to temporarily shut their doors and terminate their coverage?	
 Aetna	Pending carrier response
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Pending carrier response
 Community Care Health	Reviewed on a case-by-case basis.
 Covered CA for Small Business	Pending carrier response
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Pending carrier response
 Health Net	Pending carrier response
 Humana	Pending carrier response
 Inshore Benefits	Pending carrier response
 Kaiser Permanente	Pending carrier response
 Landmark Healthplan	Pending carrier response
 Lincoln Financial Group	Pending carrier response
 MediExcel	Yes
 MetLife	Pending carrier response
 Oscar Health Plans	Pending carrier response
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	Pending carrier response
 The Hartford	Pending carrier response
 UnitedHealthcare	No, standard enrollment policy applies.
 Unum	Pending carrier response
 Western Health Advantage	Standard enrollment policy applies except, if they reapply within 6 months, WHA will not require a DE9C.
Benefits	
Do you intend to waive Teladoc/Telemedicine fees?	
 Aetna	Yes, \$0 co-payment for the next 90 days (all video visits through the CVS MinuteClinic app, Aetna-covered Teladoc offerings and in-network providers delivering synchronous virtual care (live video-conferencing)).
 Anthem Blue Cross	Yes, as of March 17, 2020 and until further notice (LiveHealth Online).
 Blue Shield of California	Yes, through May 31, 2020 (Teladoc Health).
 California Dental Network	N/A
 CaliforniaChoice	Based on each individual carrier.
 Chinese Community Health Plan	Pending carrier response































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

























## California Carrier 411: COVID-19 (Coronavirus)

Benefits	Do you intend to waive Teladoc/Telemedicine fees?
 Community Care Health	Yes, through May 31, 2020 (Telemedicine).
 Covered CA for Small Business	Based on each individual carrier.
 Delta Dental (Allied Administrators)	N/A
 Guardian	N/A
 Health Net	Teledoc is \$0 co-payment for ACA plans. Health Net is looking at how to expand this to Grandfathered plans, if possible.
 Humana	N/A
 Inshore Benefits	N/A
 Kaiser Permanente	Plan co-pays apply.
 Landmark Healthplan	N/A
 Lincoln Financial Group	N/A
 MediExcel	MediExcel offers a copay free doctor line.
 MetLife	N/A
 Oscar Health Plans	Continuing to offer \$0 co-payment visits available through telemedicine PCPs (Doctor on Call).
 Principal Financial Group	N/A
 Sharp Health Plan	Yes, video and phone visits available through PlushCare.
 Sutter Health Plus	Video Visits available through My Health Online (video visit with the next available clinician; NP or PA) and Virtual Visits, or Tera-Practice (member would select this particular provider as their PCP (only available in Palo Alto Medical Foundation) are available. It should be the same cost as their office visit
 The Hartford	N/A
 UnitedHealthcare	Yes, through June 18, 2020.
 Unum	N/A
 Western Health Advantage	Virtual visit capabilities are determined by each medical group within the WHA network. Currently, if a medical group offers virtual visits, it should be the same cost as the office visit.
Miscellaneous	Will you allow e-signatures for new business and in-force business?
 Aetna	Pending carrier response
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Yes
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Pending carrier response
 Community Care Health	Yes
 Covered CA for Small Business	Pending carrier response
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Pending carrier response
















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## California Carrier 411: COVID-19 (Coronavirus)

Miscellaneous	Will you allow e-signatures for new business and in-force business?
 Health Net	Pending carrier response
 Humana	Pending carrier response
 Inshore Benefits	Pending carrier response
 Kaiser Permanente	Yes, Kaiser can accept all forms of electronic signatures, including DocuSign, other verified signatures, or typed signatures sent via email. Note: Due to the current COVID-19 pandemic, Kaiser is accepting any electronically completed signatures, including font signatures.
 Landmark Healthplan	Pending carrier response
 Lincoln Financial Group	Pending carrier response
 MediExcel	Yes
 MetLife	Pending carrier response
 Oscar Health Plans	Pending carrier response
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	Reviewed on a case-by-case basis.
 The Hartford	Pending carrier response
 UnitedHealthcare	Yes, provided it is a true e-signature, not just a font change.
 Unum	Pending carrier response
 Western Health Advantage	Yes, DocuSign or other e-signing programs.
Will you allow a group's open enrollment to be extended (i.e. 3/1 anniversary date, extend to 4/30)?	
 Aetna	Pending carrier response
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Pending carrier response
 Community Care Health	No
 Covered CA for Small Business	Pending carrier response
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Pending carrier response
 Health Net	Pending carrier response
 Humana	Pending carrier response
 Inshore Benefits	Pending carrier response
 Kaiser Permanente	Yes, Kaiser Permanente will allow a delayed open enrollment when it was not offered prior to the contract effective date and is offered to all eligible employees and all carriers are offered.








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## California Carrier 411: COVID-19 (Coronavirus)

Will you allow a group's open enrollment to be extended (i.e. 3/1 anniversary date, extend to 4/30)?	
 Landmark Healthplan	Pending carrier response
 Lincoln Financial Group	Pending carrier response
 MediExcel	Yes
 MetLife	Pending carrier response
 Oscar Health Plans	Pending carrier response
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	No
 The Hartford	Pending carrier response
 UnitedHealthcare	No
 Unum	Pending carrier response
 Western Health Advantage	Yes
Will you be offering a rate and/or benefit pass for Q2 2020 renewals?	
 Aetna	No
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Pending carrier response
 Community Care Health	No
 Covered CA for Small Business	Pending carrier response
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Pending carrier response
 Health Net	Pending carrier response
 Humana	Pending carrier response
 Inshore Benefits	Pending carrier response
 Kaiser Permanente	Pending carrier response
 Landmark Healthplan	Pending carrier response
 Lincoln Financial Group	Pending carrier response
 MediExcel	No
 MetLife	Pending carrier response
 Oscar Health Plans	Pending carrier response

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## California Carrier 411: COVID-19 (Coronavirus)

Will you be offering a rate and/or benefit pass for Q2 2020 renewals?	
 Principal Financial Group	For employers with less than 500 employees and policy anniversary dates of May 1, 2020 through Aug. 15, 2020, there won't be any rate increases*. *Washington small group dental and all cases with scheduled vision coverage could be subject to an increase.
 Sharp Health Plan	Pending carrier response
 Sutter Health Plus	No
 The Hartford	Pending carrier response
 UnitedHealthcare	No
 Unum	Pending carrier response
 Western Health Advantage	No

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