






























California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small

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	Small Group: 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. Large Group: 60-day grace period beginning with March 1st billings. Potential stimulus notifications.
 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	Standard 30 days. Anything beyond will be reviewed on a case-by-case basis.
 Chinese Community Health Plan	Standard 30 days. Anything beyond will be reviewed on a case-by-case basis.
 Cigna	Yes, grace period allowed will be 60 days.
 Community Care Health	Standard 30 days. Anything beyond will be reviewed on a case-by-case basis.
 Covered CA for Small Business	No
 Delta Dental (Allied Administrators)	Yes, grace period allowed will be 60 days, upon request from employer.
 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	Small Group: Yes, grace period allowed will be 60 days. Any billing questions, the client should contact the Kaiser Billing Team (800-790-4661). Large Group: At this time, Kaiser will not terminate coverage for non-payment of premium through the month of April.
 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
 National General	Employers have a 30 day grace period. During the grace period all medical claims will pend until payment is received. Allied allows an additional 10-14 days before the group is fully termed in their system. Plans can be reinstated up to 60 days after date of non-payment.
 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 assistant, 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.

The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small




























Premium (Billing)		Will you offer any type of grace period, payment leniency or delayed payment to employers?
 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.
		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		Current policy of 60 days retroactive allowance applies.
 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
 Cigna		Reviewed on a case-by-case basis. Please contact your Client Management to discuss.
 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
 National General		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

The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

Last updated on 4/3/2020

Page | 2

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small































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)?	
 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
 California Dental Network	Pending carrier response
 CaliforniaChoice	No
 Chinese Community Health Plan	Yes
 Cigna	No
 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
 National General	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

The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

Last updated on 4/3/2020

Page | 3

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small

	Will you allow in-force business to pay their monthly premium with a credit card?
 Western Health Advantage	Yes, only if their monthly premium is under \$20k.
	Are you considering any subsidy (cost-sharing) with employers?
 Aetna	No
 Anthem Blue Cross	No
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	No
 Cigna	Reviewed on a case-by-case basis. Contact your Client Manager to discuss.
 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
 National General	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
	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?
 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.

The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.






Last updated on 4/3/2020

Page | 4

<https://allpointe.com> | 888-992-2244 | 0G87221























allpointe

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small

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?
 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	Yes, as long as the monthly premium payment is received. Available through June 30, 2020.
 California Dental Network	CDN has very flexible eligibility guidelines and will work with employers to accommodate their unique needs at this time.
 CaliforniaChoice	Yes, as long as the monthly premium payment is received.
 Chinese Community Health Plan	Yes, as long as the monthly premium payment is received.
 Cigna	Yes, at the request of the employer, if the employee has their hours reduced or is furloughed as of March 1, 2020, Cigna will allow the employee(s) to remain on the plan for the duration of the extended relief period as long as fee or premium payments are made. The changes to eligibility would be available for all funding types. Clients must confirm that the employees who remain on the plan through these relaxed eligibility guidelines were active and covered by the plan as of March 1, 2020. Cigna reserves the right to audit. The "extended relief period" starts on March 16, 2020 and goes through May 31, 2020.
 Community Care Health	Yes, as long as the monthly premium payment is received.
 Covered CA for Small Business	Employer discretion
 Delta Dental (Allied Administrators)	Yes, as long as (a) the monthly premium payment is received (b) invoiced amounts continue to be remitted by self-funded clients (c) only actively-at-work employees may be added to the plan as new enrollees.
 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
 Humana	The Group Level Change Form (https://www.warnerpacific.com/ca/carrier411/logo-(1)/humana_group-plan-change-request-form_rev4-17-(1).pdf) 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.
 National General	During the Emergency Period (currently determined as running through May 31, 2020) National General Benefits Solutions will waive or reduce the minimum hourly requirement for currently covered employees if the employer desires to make such a change to its eligibility criteria. Any such waiver or change will only apply to enrolled employees who were previously considered eligible for coverage under the prior (standard) minimum hourly requirement. The standard eligibility hourly requirements will apply to all employees who were not previously covered. All other eligibility and payment requirements will still apply.
 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.










The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small

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?
 Sharp Health Plan	Yes, through May 31, 2020, as long as the monthly premium payment is received.
 Sutter Health Plus	Employer discretion
 The Hartford	Yes, as long as the monthly premium payment is received. This is available March 1, 2020 through May 31, 2020.
 UnitedHealthcare	Yes, as long as the monthly premium payment is received. This is available through May 31, 2020.
 Unum	Small Group: Yes, as long as the monthly premium payment is received. Large Group: Yes, for an additional 30 days, 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 whasales@westernhealth.com (mailto:whasales@westernhealth.com) or call 888.499.3198 to discuss changes to enrollment provisions within your policy.
	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?
 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	Yes, as long as the monthly premium payment is received. Available through June 30, 2020.
 California Dental Network	Pending carrier response
 CaliforniaChoice	Yes, as long as the monthly premium payment is received.
 Chinese Community Health Plan	Yes, as long as the monthly premium payment is received.
 Cigna	Yes, at the request of the employer, if the employee has their hours reduced or is furloughed as of March 1, 2020, Cigna will allow the employee(s) to remain on the plan for the duration of the extended relief period as long as fee or premium payments are made. The changes to eligibility would be available for all funding types. Clients must confirm that the employees who remain on the plan through these relaxed eligibility guidelines were active and covered by the plan as of March 1, 2020. Cigna reserves the right to audit. The "extended relief period" starts on March 16, 2020 and goes through May 31, 2020.
 Community Care Health	Yes, as long as the monthly premium payment is received.
 Covered CA for Small Business	Employer discretion
 Delta Dental (Allied Administrators)	Yes, as long as (a) the monthly premium payment is received (b) invoiced amounts continue to be remitted by self-funded clients (c) only actively-at-work employees may be added to the plan as new enrollees.
 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.

The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small























	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?
 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.
 National General	Pending carrier response
 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	Yes, through May 31, 2020, as long as the monthly premium payment is received.
 Sutter Health Plus	Employer discretion
 The Hartford	Yes, as long as the monthly premium payment is received. This is available March 1, 2020 through May 31, 2020.
 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.
	If an employee is furloughed BEFORE their eligibility date (i.e. case is in underwriting or new hire to become effective 4/1), how will these employees be handled? Can they still be enrolled?
 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
 Cigna	Pending carrier response
 Community Care Health	Pending carrier response
 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

The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

Last updated on 4/3/2020





























Page | 7

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small

<p>If an employee is furloughed BEFORE their eligibility date (i.e. case is in underwriting or new hire to become effective 4/1), how will these employees be handled? Can they still be enrolled?</p>	
 Kaiser Permanente	Pending carrier response
 Landmark Healthplan	Pending carrier response
 Lincoln Financial Group	Pending carrier response
 MediExcel	Pending carrier response
 MetLife	Pending carrier response
 National General	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	Pending carrier response
 Unum	Pending carrier response
 Western Health Advantage	Pending carrier response
<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>	
 Aetna	Standard process applies.
 Anthem Blue Cross	Standard process applies.
 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.
 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).
 Cigna	Standard process applies.
 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	Standard process applies.
 Delta Dental (Allied Administrators)	Standard process applies.





























The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small

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)?	
 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
 National General	Pending carrier response
 Oscar Health Plans	Pending carrier response
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Standard process applies.
 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.
If employees are laid off and later rehired, will you waive the new hire/rehire waiting period?	
 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.
 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	Employer discretion
 Chinese Community Health Plan	Yes
 Cigna	Yes
 Community Care Health	Yes
 Covered CA for Small Business	Employer discretion
 Delta Dental (Allied Administrators)	Yes, if rehired within 6 months of termination.























The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small

If employees are laid off and later rehired, will you waive the new hire/rehire waiting period?	
 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	Small Group: 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. Large Group: Kaiser Permanente will allow the group to define the waiting period, as long as the waiting period and employer contribution are consistent for all employees.
 Landmark Healthplan	Eligibility will follow group-sponsored medical plan.
 Lincoln Financial Group	Pending carrier response
 MediExcel	Yes
 MetLife	Pending carrier response
 National General	Yes, if rehired within 90 days of termination.
 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	Yes, through May 31, 2020.
 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	No
 Anthem Blue Cross	No
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Yes
 Cigna	Reviewed on a case-by-case basis. Contact your Client Manager to discuss.
 Community Care Health	No, current waiting period guidelines apply.
 Covered CA for Small Business	Employer discretion
 Delta Dental (Allied Administrators)	Pending carrier response



























The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small

Will you allow employers to waive their new hire waiting period so employees can access their health insurance quicker?	
 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
 National General	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
 Cigna	Pending carrier response
 Community Care Health	Yes
 Covered CA for Small Business	Yes
 Delta Dental (Allied Administrators)	N/A
 Guardian	N/A
 Health Net	Yes
 Humana	N/A

The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small

Would this type of layoff be considered a qualifying event to enroll on individual?	
 Inshore Benefits	N/A
 Kaiser Permanente	Yes
 Landmark Healthplan	N/A
 Lincoln Financial Group	N/A
 MediExcel	Yes
 MetLife	N/A
 National General	Yes
 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	Yes, as long as the monthly premium payment is received.
 Chinese Community Health Plan	Yes
 Cigna	Yes, at the request of the employer, Cigna will allow the employee(s) to remain on the plan for the duration of the extended relief period as long as fee or premium payments are made. The changes to eligibility would be available for all funding types. Clients must confirm that the employees who remain on the plan through these relaxed eligibility guidelines were active and covered by the plan as of March 1, 2020. Cigna reserves the right to audit. The "extended relief period" starts on March 16, 2020 and goes through May 31, 2020.
 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

The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

Last updated on 4/3/2020

Page | 12

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small





If an employer closes their business can the company continue to pay premiums for enrolled members until they are able to re-open?	
 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.
 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
 National General	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	Yes, through May 31, 2020, as long as the monthly premium payment is received.
 Sutter Health Plus	Yes
 The Hartford	Yes, as long as the monthly premium payment is received. This is available March 1, 2020 through May 31, 2020.
 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	Employer discretion
 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.
 Cigna	Pending carrier response
 Community Care Health	Employer discretion
 Covered CA for Small Business	Employer discretion
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	Pending carrier response

The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

Last updated on 4/3/2020

























Page | 13

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small

	If employees are left on an employer approved furlough longer than federal guidelines impose, will those employees need to be cancelled and offered COBRA?
 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	Employer discretion
 MetLife	Pending carrier response
 National General	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	Yes, with a future effective date.
 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.
 Cigna	Yes, with a retroactive termination date.
 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	Coverage will terminate retroactively to the last date of the paid coverage and no future dates of loss or dates of service will be covered or reimbursable.





















The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small

If an employer is unable to pay their premiums after the allotted grace period, would they be terminated and if so would the term date retroactive or with a future termination date?	
 Health Net	Pending carrier response
 Humana	Pending carrier response
 Inshore Benefits	Pending carrier response
 Kaiser Permanente	Kaiser will not terminate the groups for late payment during April.
 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 terminated at end of the grace period.
 MetLife	Pending carrier response
 National General	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 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	Employer discretion to offer. Yes, available to employees and their dependents who previously did not elect coverage. The enrollment period is April 6, 2020 – April 17, 2020. Enrollees can choose either an April 1 or May 1 effective date.
 Anthem Blue Cross	Employer discretion to offer, if offering, must be offered universally as to not discriminate. 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	Yes. Available to employees and their dependents who previously did not elect coverage or waived coverage. The enrollment period is through June 30, 2020 with July 1 as the latest effective date. For an April 1, 2020 effective date, enrollment must be received no later than April 15. For May 1, June 1, and July 1 effective dates, enrollment must be received on or before the first of the month for which enrollment is being requested. Submit an enrollment form or Subscriber Change Request form, with the "Other qualifying event (specify)" box checked and indicating "COVID" as the qualifying event.
 California Dental Network	Pending carrier response
 CaliforniaChoice	Employer discretion. Yes, available to employees and their dependents who previously waived coverage. The enrollment period is through April 10, 2020. Coverage will become effective April 1, 2020.
 Chinese Community Health Plan	Pending carrier response
 Cigna	Pending carrier response






























The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small

Will you be offering a Special Enrollment Period for those employees who previously waived coverage?	
 Community Care Health	Employer discretion. 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	Employer discretion. Yes, available to employees and their dependents who previously waived coverage. Available through June 30, 2020. Effective date will be first of the month following receipt of the request.
 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	Employer discretion. Yes, available to employees and their dependents who previously waived coverage. The enrollment period is through April 3, 2020. Coverage will become effective April 1, 2020. Applications received between 4/4 and 4/15 can receive a May 1, 2020 effective date, if the employer agrees. An employee application form is required. Other restrictions apply, see Kaiser COVID-19 FAQ (https://www.warnerpacific.com/ca/carrier411/logo-(1)/kaiser-covid-19_faq_for_business_customers-small_a.pdf) for details.
 Landmark Healthplan	Pending carrier response
 Lincoln Financial Group	Pending carrier response
 MediExcel	Employer discretion. Yes, available to employees and their dependents who previously did not elect coverage or waived coverage. The enrollment period is from March 25, 2020 through April 10, 2020. Coverage will become effective April 1, 2020. An employee enrollment form must be received before April 10, 2020.
 MetLife	Pending carrier response
 National General	Pending carrier response
 Oscar Health Plans	Not at this time.
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Yes. Available to employees and their dependents who previously waived coverage. The enrollment period will be April 1-15, 2020. The effective date will be May 1, 2020.
 Sutter Health Plus	Not at this time.
 The Hartford	Pending carrier response
 UnitedHealthcare	Employer discretion to offer. Yes, available to employees and their dependents who previously did not elect coverage or waived coverage. The enrollment period is from March 23, 2020 through April 13, 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. covid-notice-of-special-enrollment-english (https://www.warnerpacific.com/ca/carrier411/logo-(1)/covid-notice-of-special-enrollment-english.pdf) covid-notice-of-special-enrollment-spanish (https://www.warnerpacific.com/ca/carrier411/logo-(1)/covid-notice-of-special-enrollment-spanish-(1).pdf)
 Unum	Pending carrier response













The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small

Will you be offering a Special Enrollment Period for those employees who previously waived coverage?	
 Western Health Advantage	Employer discretion. Yes, available 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	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
 Cigna	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
 MetLife	Pending carrier response
 National General	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

The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small

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. This is available until July 31, 2020. Details include: (a) Renewal date will remain the same (b) Employees need to choose from the plans with current enrollment and/or plans selected as part of the Pick5 option (c) If a group only offers 1 plan then they can add a new downgraded plans as a 2nd option. Contact your assigned Account Client Manager to start the process.
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Yes, Blue Shield will allow a one-time buy-down plan change off-cycle for employers and employees.
 California Dental Network	Pending carrier response
 CaliforniaChoice	Yes, employers may make a one-time change to their contribution or plan. Employees may make a one-time change to downgrade as long as they remain with the same Health Plan.
 Chinese Community Health Plan	Pending carrier response
 Cigna	Reviewed on a case-by-case basis. Contact your Client Manager to discuss.
 Community Care Health	Yes, the request must come in writing from the client.
 Covered CA for Small Business	No
 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 (https://www.warnerpacific.com/ca/carrier411/logo-(1)/humana_group-plan-change-request-form_rev4-17-(2).pdf) 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 (https://www.warnerpacific.com/ca/carrier411/logo-(1)/kpca_covid-19-faq-for-business-customers_rec3-(1).pdf) for details.
 Landmark Healthplan	N/A
 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
 National General	Reviewed on a case-by-case basis. Please contact your Account Manager to discuss. Employers must give a 60 day material modification notice to employees advising of any plan changes before they become effective.
 Oscar Health Plans	Pending carrier response
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Yes, for groups that offer a single benefit plan through May 31, 2020 (one time only).
 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






























The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small

Benefit Modification		Will you allow mid-year plan downgrades (employer and employee) due to financial hardship? If yes, what documentation is required?
 UnitedHealthcare		Small Group: Yes, between now and May 31, 2020 employers and employees may buy down to a leaner plan. (a) Employer with a single-benefit offering may buy down to a leaner plan. They can also re-enroll their population to the leaner plan design. (b) Employers with multi-option plan designs can temporarily buy down to a leaner plan. 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. Large Group: No
 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 whasales@westernhealth.com (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		This is not monitored by Aetna. As long as the minimum contribution requirement is met it is employer discretion.
 Anthem Blue Cross		Pending carrier response
 Blue Shield of California		Pending carrier response
 California Dental Network		Pending carrier response
 CaliforniaChoice		Yes, employers may make a one-time change to their contribution or plan. Employees may make a one-time change to downgrade as long as they remain with the same Health Plan.
 Chinese Community Health Plan		Pending carrier response
 Cigna		Reviewed on a case-by-case basis. Contact your Client Manager to discuss.
 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 (https://www.warnerpacific.com/ca/carrier411/logo-(1)/humana_group-plan-change-request-form_rev4-17.pdf)
 Inshore Benefits		N/A
 Kaiser Permanente		Pending carrier response
 Landmark Healthplan		Not at this time.
 Lincoln Financial Group		Pending carrier response
 MediExcel		Yes, requires 30-day advance notification. Employer contribution must be the minimum 50%.
 MetLife		Pending carrier response
 National General		This is not monitored by National General. As long as the employer is contributing the required 50% of the employee premium.

The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small































Will you allow mid-year employer contribution changes? 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	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 whasales@westernhealth.com (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	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
 Cigna	Reviewed on a case-by-case basis. Contact your Client Manager to discuss.
 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	No
 MediExcel	Yes, no documentation is required.
 MetLife	Pending carrier response
 National General	Pending carrier response
 Oscar Health Plans	Pending carrier response

The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

Last updated on 4/3/2020

Page | 20

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small


















Will you allow mid-year eligibility changes to offer coverage to part-time employees? If yes, what documentation is required?	
 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 the 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 whasales@westernhealth.com (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	No
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Pending carrier response
 Cigna	Reviewed on a case-by-case basis. Contact your Client Manager to discuss.
 Community Care Health	No
 Covered CA for Small Business	Pending carrier response
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	No
 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
 National General	Pending carrier response
 Oscar Health Plans	No
 Principal Financial Group	Pending carrier response
 Sharp Health Plan	Pending carrier response

The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

Last updated on 4/3/2020

Page | 21

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small


















Underwriting	Are you considering relaxed guidelines at this time?
 Sutter Health Plus	No
 The Hartford	Pending carrier response
 UnitedHealthcare	No
 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	The group would have to reapply for coverage and start a new policy.
 Anthem Blue Cross	A group can reapply anytime.
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Pending carrier response
 Cigna	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
 National General	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.

The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

Last updated on 4/3/2020

Page | 22

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small



















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?	
 Unum	Pending carrier response
 Western Health Advantage	A group can reapply within 6 months of their termination date.
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	No, standard enrollment policy applies.
 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
 Cigna	Reviewed on a case-by-case basis. Contact your Client Manager to discuss.
 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
 National General	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.

The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

Last updated on 4/3/2020

Page | 23

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small



Benefits	Do you intend to cover the cost of COVID-19 testing and/or treatment? If yes, would testing and/or treatment be covered at any facility?
 Aetna	Yes, through June 1, 2020. Testing will be covered if physician-ordered in the office, clinic or emergency room. The test can be done by any approved laboratory. Treatment is covered at all in network and out of network facilities. Self-insured plan sponsors will be able to opt-out of this program at their discretion.
 Anthem Blue Cross	Yes, from April 1, 2020 through May 31, 2020. Testing and/or treatment will be covered from doctors, hospitals and other health care professionals in their plan's network.
 Blue Shield of California	Yes, through May 31, 2020. HMO members, must see their assigned PCP physician, urgent care facility associates with their medical group. PPO members would need to see a licensed health care provider as defined in their EOC, in network or out of network.
 California Dental Network	N/A
 CaliforniaChoice	Based on each individual carrier.
 Chinese Community Health Plan	Pending carrier response
 Cigna	Yes, through May 31, 2020. Diagnostic visits and testing must be performed by in-network providers. For treatment, Cigna will reimburse health care providers at Cigna's in-network rates or Medicare rates, as applicable* *This COVID-19 treatment policy applies to customers in the United States who are covered under Cigna's employer/union sponsored insured group health plans, insured plans for US based globally mobile individuals, Medicare Advantage and Individual and Family Plans (IFP). Cigna will also administer the waiver of self-insured group health plans and the company encourages widespread participation, although these plans will have an opportunity to opt-out of the waiver option.
 Community Care Health	Yes
 Covered CA for Small Business	Based on each individual carrier.
 Delta Dental (Allied Administrators)	N/A
 Guardian	N/A
 Health Net	Yes, for screening and/or testing only. Services must be performed in network. Treatment is a covered benefit and standard procedures apply.
 Humana	N/A
 Inshore Benefits	N/A
 Kaiser Permanente	Yes, for screening or testing only. Additional services, including hospital admission will be covered and charged according to the normal plan coverage rules.
 Landmark Healthplan	N/A
 Lincoln Financial Group	N/A
 MediExcel	Yes, for testing only.
 MetLife	N/A
 National General	Yes, for testing only.
 Oscar Health Plans	Yes, for testing only. Services must be performed in network.
 Principal Financial Group	N/A
 Sharp Health Plan	Yes, for screening and/or testing only. Services must be performed in network.
 Sutter Health Plus	Sutter will not collect patient cost shares in advance of providing services for screening and testing administered at Sutter hospitals, emergency departments, Walk-in Care clinics and other medical provider locations.

The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

Last updated on 4/3/2020

Page | 24

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small
































Benefits	Do you intend to cover the cost of COVID-19 testing and/or treatment? If yes, would testing and/or treatment be covered at any facility?
 The Hartford	N/A
 UnitedHealthcare	Yes, through May 31, 2020.
 Unum	N/A
 Western Health Advantage	Yes, for screening and testing only.
Do you intend to waive Teladoc/Telemedicine fees?	
 Aetna	Yes, until June 4, 2020. All video visits through the CVS MinuteClinic app, Aetna-covered Teladoc offerings and in-network providers delivering synchronous virtual care (live video-conferencing) for any reason including, general medical, behavioral health and dermatology visits.
 Anthem Blue Cross	Yes, with a telehealth doctor in their plan, through June 14, 2020 (LiveHealth Online).
 Blue Shield of California	Small Group: Yes, through May 31, 2020 (Teladoc Health) Large Group: Yes, through May 31, 2020 (Teladoc Health). ASO: During this period, claims for Teladoc services will not be invoiced back to self-funded groups and therefore will not accrue toward stop loss deductibles for self-funded groups that have Blue Shield stop loss.
 California Dental Network	N/A
 CaliforniaChoice	Based on each individual carrier.
 Chinese Community Health Plan	Pending carrier response
 Cigna	Yes
 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	Approval of teledentistry services through May 31, 2020 when used by members.
 Health Net	Telemed 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
 National General	Pending carrier response
 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 information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

Last updated on 4/3/2020

Page | 25

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small
































Do you intend to waive Teladoc/Telemedicine fees?	
 The Hartford	N/A
 UnitedHealthcare	Yes, through June 18, 2020 for any reason. Telehealth visit must be in network.
 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	Case-by-case basis. Clients should discuss with their Aetna Account Client Manager.
 Anthem Blue Cross	Yes
 Blue Shield of California	Yes
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Pending carrier response
 Cigna	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	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
 National General	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

The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

Last updated on 4/3/2020

Page | 26

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small



























Miscellaneous	Will you allow e-signatures for new business and in-force business?
 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	No
 Anthem Blue Cross	No
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Chinese Community Health Plan	Pending carrier response
 Cigna	Reviewed on a case-by-case basis. Please contact your Client Manager to discuss.
 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.
 Landmark Healthplan	Pending carrier response
 Lincoln Financial Group	Pending carrier response
 MediExcel	Yes
 MetLife	Pending carrier response
 National General	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	No

The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

Last updated on 4/3/2020

Page | 27

California Carrier 411: COVID-19 (Coronavirus) Carrier FAQ Small

Will you be offering a rate and/or benefit pass for Q2 2020 renewals?	
 Blue Shield of California	Pending carrier response
 California Dental Network	Pending carrier response
 CaliforniaChoice	No
 Chinese Community Health Plan	Pending carrier response
 Cigna	Pending carrier response
 Community Care Health	No
 Covered CA for Small Business	Pending carrier response
 Delta Dental (Allied Administrators)	Pending carrier response
 Guardian	For employers with less than 500 employees and policy anniversary dates of May 1, 2020 through Aug. 31, 2020, there won't be any rate increases. For employers with 500 or more employees and policy anniversary dates of May 1, 2020 through Aug. 31, 2020, renewals will be deferred for 3 months from the original renewal anniversary date.
 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
 National General	Pending carrier response
 Oscar Health Plans	Pending carrier response
 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	No
 Sutter Health Plus	No
 The Hartford	Pending carrier response
 UnitedHealthcare	No
 Unum	Pending carrier response
 Western Health Advantage	No

The information on this document is believed to be accurate as of the revision date below, however, it is subject to change and therefore cannot be guaranteed. All details should be confirmed with the policy issuer prior to final purchase of a plan.

Last updated on 4/3/2020

Page | 28