



SummaCare

COVID-19 (Coronavirus) Broker FAQs

In light of the State of Ohio's policies on modification or total suspension of business operations as a result of the COVID-19 virus, many questions have arisen with regards to employer health coverage for employees and family members. The following FAQs will assist in answering these questions.

FAQs for our Brokers:

If I lay off part of my workforce or reduce an employee's hours to the point where they are working less than 30 hours and no longer considered eligible for coverage, can the employer continue to cover these employees?

Yes. For the SummaCare fully-insured commercial line of business and the Greater Akron Chamber Health Benefits Plan MEWA partnership we will allow continued coverage for such affected employees. The actively at work policy will be relaxed through May 31, 2020. The coverage option for such employees must be non-discriminatory in nature and uniformly offered to all affected employees currently covered on the plan. Premium payment must be paid in accordance with your contract. At least one person (i.e. owner or manager) must have continued employment to constitute a group. Change in enrollment composition of greater than 10% will not affect or cause adjustment to the rates. For age-banded groups, rate changes will occur upon age change as is currently the case.

Is there any flexibility for premium payment as it pertains to premium due date and grace period?

Yes. Given the negative effect of COVID-19 on the economy, SummaCare is extending the current grace period policy by an additional 30 days for its fully insured line of business. You must email the Group Billing support team at groupbrokerservices@summacare.com to request the extension. Please indicate that you are requesting the extension due to COVID-19's impact on your business. Our support team will follow-up within two business days to confirm receipt and approval of your extension. Your coverage will not be interrupted or terminated during this time period. This grace period extension will be in effect through May 31, 2020.

Note that self-funded groups, including the Greater Akron Chamber Health Benefits Plan MEWA partnership, will not have an extended grace period at this time due to the nature of the ERISA self-funded program.

If employees are rehired and called back to work after being laid off are they subject to the new hire waiting period?

No. For the SummaCare fully-insured line of business and the Greater Akron Chamber Health Benefits Plan MEWA there will not be a waiting period for the rehired employees but there will be the normal waiting period for any new hires that were not previously on the plan.

What if I have more questions about SummaCare's coverage of COVID-19?

Please visit summacare.com/coronavirus for the latest information from your health plan.

What if I have more questions about COVID-19?

For the most up-to-date information and resources about the virus, please visit summahealth.org/coronavirus or call the Summa Health Coronavirus hotline at 234.867.6314, available 24/7.

Contacting SummaCare

SummaCare
1200 E. Market Street, Suite 400
Akron, Ohio 44305

Mail:

P.O. Box 3620
Akron, OH 44309-3620

Phone:

Group Products: 800-996-8818
Individual Products: 330-996-8624

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SummaCare
P.O. Box 3620
Akron, OH 44309-3620

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