

**COVID-19 Coronavirus FAQs – Specific to the State of Ohio**  
**As of April 2, 2020**

- For all guidelines refer to <https://www.anthem.com/coronavirus/>. The FAQs on this site supply more detail on all guidelines in addition to the Ohio-specific ones below, including those applicable to other customer groups and individual members.
- To help Ohio insureds and Ohio groups that may be impacted by the COVID-19 coronavirus, Anthem Blue Cross and Blue Shield (Anthem) will comply with applicable federal law and applicable Ohio Department of Insurance issued Bulletins, including those Bulletins listed below:<sup>1</sup>

Bulletin #	Title	Effective Date	Expiration Date
2020-02	Access to Coverage for Ohioans Impacted by the COVID-19 Virus	3/11/2020	N/A
<a href="#">2020-02 FAQs</a>	Access to Coverage for Ohioans Impacted by the COVID-19 Virus Frequently Asked Questions	3/27/2020	N/A
<a href="#">2020-03</a>	Health Insurance Coverage Flexibility for Ohio Employees	3/20/2020	Expiration of the state of emergency <sup>2</sup>
2020-03 FAQs	Health Insurance Coverage Flexibility for Ohio Employees Frequently Asked Questions	3/27/2020	N/A
<a href="#">2020-04</a>	Temporary Suspension of Pharmacy Audits During Declared State of Emergency	3/20/2020	Expiration of the state of emergency
<a href="#">2020-05</a>	COVID-19 Testing and Treatment: Out-of-Network Coverage	3/20/2020	N/A
<a href="#">2020-07</a>	Property and Casualty, Life, and Long Term Care Insurance Premium Payments During State of Emergency	3/30/2020	Expiration of the state of emergency

<sup>1</sup> The Ohio Department of Insurance Bulletins can be found at:  
<https://insurance.ohio.gov/wps/portal/gov/odi/about-us/bulletins/bulletins>

<sup>2</sup> Governor DeWine declared a state of emergency on March 9, 2020.

## Coverage Questions –Enterprise Guidance

### Will Anthem cover member cost shares for testing and treatment for COVID-19?

Testing for all Anthem members is covered. If COVID-19 testing is needed, the test and the visit where members get the test are covered with no out-of-pocket costs. For members diagnosed as having COVID-19, cost share for treatment will be waived for fully-insured, Individual, Medicaid, and Medicare Advantage members from April 1 through May 31, 2020.

## Ohio Coverage Questions – Bulletin # 2020-03, 2020-03 FAQs and #2020-05

### Applicability

**The below-guidance is applicable only to the following types of Ohio group (not individual) plans unless otherwise noted:**

- fully-insured group plans,
- non-ERISA ASO (i.e., public employer) stop loss customers,
- MEWAs
- non-ERISA ASO self-insured health plans
- fully-insured dental plans
- fully-insured vision plans

### Is a preauthorization required for COVID-19 testing and treatment?

COVID-19 related testing and treatment are covered as an emergency medical condition in Ohio. These emergency services are covered without preauthorization and, if provided by an out-of-network provider, at the same cost sharing level as if provided in-network. Additionally, health insuring corporation members (i.e. HMO members) will be have coverage for out-of-network emergency services without balance billing. This also applies to Individual plans.

### Are there any changes to eligibility requirements due to a decrease in hours worked per week?

Insurers must permit employers to continue covering employees under group policies even if the employee would otherwise become ineligible due to a decrease in hours worked per week. Insurers are required to permit employers to continue providing coverage to employees under group policies regardless of any "actively at work" or similar eligibility requirements in the policy.

Anthem's requirement for employees to be actively working in order to be eligible for coverage will be relaxed through May 31, 2020 or until the expiration of the state of emergency declared by Governor DeWine, whichever is later, as long as the monthly premium payment is received (subject to applicable grace period extensions).

Coverage must be offered on a uniform, non-discriminatory basis to all employees and employee premium contributions must be the same or less than what they were prior to the layoffs.

**Will continuation coverage be available for a customer's employees who have been laid off and are employers able to offer continuation coverage to their employees at their own expense?**

Yes. If one person remains actively employed and continues health benefit coverage, all employees laid-off will be eligible for COBRA coverage or state continuation coverage through May 31, 2020 or until the expiration of the state of emergency declared by Governor DeWine, whichever is later, as long as the applicable monthly premium payment is received.

If an employer offers COBRA and if one person remains actively employed, employees may elect to continue coverage under COBRA by following the normal notice and election procedures. In Ohio, COBRA (20 + employees) will be continued under normal notice and election procedures or state continuation (less than 20 employees) for up to 12 months.

If there are no active employees, the plan is terminated and COBRA will not be an option. However, employees will have the option to enroll in individual coverage under a special enrollment period or would have the option to purchase a short-term plan that is subject to medical underwriting.

**Will my rates/premium be subject to change if enrollment drops as a result of the COVID-19 crisis?**

Effective through May 31, 2020 or until the expiration of the state of emergency declared by Governor DeWine, whichever is later, if the loss of enrollment is a result of the COVID-19 situation, rates and premiums will not be adjusted.

**Due to impact of the COVID-19 crisis, is there a premium payment grace period extension?**

For group plans specified in the applicable Ohio Department of Insurance Bulletin there is the option to extend payment of premium, interest free, for up to sixty (60) calendar days from the original premium due date. Please contact your account manager to discuss your options.

If requested, this grace period can be effective starting with March due dates (*e.g., March premium - your premium payment for March will be due by May 1<sup>st</sup>; April premium – your premium payment for April will be due by June 1<sup>st</sup>*). The first possible date Anthem would term a group is May 1 and this termination would be retroactive to March 1 for groups that have not yet paid their March premiums.

**Why would a delinquency letter be received if this grace period is active?**

These delinquency letters are system generated and we are unable to pause mailing. During the length of the sixty (60) day grace period please disregard these delinquency letters. No termination or reinstatement letters should be received during this period.

**Will my claims continue to pay, if I choose to defer premium in an extended grace period?**

No, medical claims will not pay during a grace period. Medical claims will pay when premiums are paid and the account becomes current. Rx claims will continue to be paid during the grace period.

This position is consistent with the Ohio Department of Insurance issued FAQs (#2020-03 FAQs) and Ohio's prompt payment law (ORC Section 3901.381), under which insurers are permitted to pend claims for "supporting documentation" which includes "confirmation of premium payment" from groups. The Bulletin (#2020-03) extends the premium grace period but does not change insurers' legal right to pend claims until premium payment is received.

**Can a group change its EFT to a later date without May drafted?**

Yes, on request, a group can obtain a change to the EFT date from 4/1 to 6/1, consistent with the Bulletin. If a request is not made, the standard EFT date will apply.

**Will Anthem allow a special enrollment period for employees who lose coverage under their employer?**

Employees who lose coverage are eligible for a special enrollment period to enroll in new coverage. Premium subsidies may be available for those that qualify by purchasing plans on the federal exchange. Plans sold on the federal exchange are effective the first day of the next month after enrollment. For those purchasing policies sold outside of the federal exchange, Anthem will waive normal special enrollment procedures and allow applicants to obtain coverage effective the day after their loss of employment.

**Life Insurance Questions - Bulletin # 2020-07**

**Due to impact of the COVID-19 crisis, is there a premium payment grace period extension?**

For all customer groups specified in the applicable Ohio Department of Insurance Bulletin ([#2020-07](#)), the payment of premium, at no additional cost, will be extended sixty (60) calendar days from the original premium due date.

**Is there an extension of the time period to submit information?**

For all customer groups specified in the applicable Ohio Department of Insurance Bulletin ([#2020-07](#)), the time period to submit information will be extended sixty (60) calendar days from the original due date or any longer period that may be deemed reasonable under the specific circumstances related to that insured or claimant.