

COVID-19 Extension Flexibility

Are customers able to continue employee health benefits if part of OR the entire workforce is laid off or furloughed in response to the COVID-19 crisis?

We are extending our flexibility on eligibility requirements until 12/31/20. Specifically: We are relaxing our requirement for employees to be actively working in order to be eligible for coverage through December 31, 2020 as long as the monthly premium is received. This applies to employees that were laid-off, furloughed or moved to part-time. 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. This flexibility was set to expire on September 30, 2020, but in an effort to keep members covered we are extending to December 31.

Can an employer add a new plan design during the policy period?

We are extending our flexibility on this policy that was set to expire on Aug 1, 2020 until Dec 1, 2020.

- **Small Group ACA and MEWA groups** can add one new plan design off-cycle as long as the new plan is less expensive than the least expensive plan currently offered. Employers must notify Anthem by Oct 31, 2020 for a future off-cycle buy down effective date that is no later than Dec 1, 2020. The group will keep their current renewal date.
- **Small Group and Large Group Anthem Balanced Funded accounts and Key business (51-100)** can add one new plan design off-cycle as long as the new plan is less expensive than the least expensive plan currently offered. Employers must notify Anthem by Oct 31, 2020 for a future off-cycle buy down effective date that is no later than Dec 1, 2020. The group will keep their current renewal date.
- **Large Group ASO and Fully Insured** accounts can potentially add a new plan design off-cycle, but these are subject to approval by the state Underwriting RVP.
- **Small Group legacy (non-ACA) groups** cannot add a new plan design off-cycle due to concerns with piercing grandmothers status.

Can an employee switch to a less expensive plan during the policy period?

We are extending our flexibility on this policy that was set to expire on Aug 1, 2020 until Dec 1, 2020. Anthem will allow currently covered employees to switch to a **lower** priced option if one is offered. This is not considered to be an open enrollment. This option is available through Dec 1, 2020. No retrospective plan changes will be allowed. The amount of the deductible and out-of-pocket max that has already been met will accumulate towards the deductible and out of pocket maximum in the less expensive plan design that the employees switch to. Note that the employer should review their cafeteria plan document for qualifying event options to ensure compliance.