



# COVID-19 Carrier Provisions (as of 4/1/20)

Carrier	Aetna	Amerihealth	Anthem CT	Cigna	Connecticare	EmblemHealth
Allowing furloughs/ temporary lay offs to stay on policy	Yes, until 7/31/20 as long as the plan sponsor continues to pay the premium. Coverage must be maintained on a uniform, non-discriminatory basis to all laid off or furloughed employees	Yes, until 6/30/20 as long as the plan sponsor continues to pay the premium. Coverage must be maintained on a uniform, non-discriminatory basis to all laid off or furloughed employees	Yes, until 5/31/20 as long as the plan sponsor continues to pay the premium. Coverage must be maintained on a uniform, non-discriminatory basis to all laid off or furloughed employees	Yes, until 5/31/20 as long as the plan sponsor continues to pay the premium. Coverage must be maintained on a uniform, non-discriminatory basis to all laid off or furloughed employees	Yes, until 5/31/20 as long as the plan sponsor continues to pay the premium. Coverage must be maintained on a uniform, non-discriminatory basis to all laid off or furloughed employees	Yes, until 5/31/20 as long as the plan sponsor continues to pay the premium. Coverage must be maintained on a uniform, non-discriminatory basis to all laid off or furloughed employees
Waiving rehire waiting periods	Yes, until 7/31/20	Yes	Yes, until 5/31/20	Yes	At the employers discretion	Yes, until 5/31/20
Grace Periods	Case by case basis	Case by case basis	Carrier has not released guidance	Case by case basis	Carrier has not released guidance	None
Special Enrollment Period	Yes, from 4/6 through 4/17. Guidance will be released on 4/3.	Carrier has not released guidance	Yes, from 3/23 through 4/3 with a 4/1 effective date for fully Insured and self-funded groups, excluding Life and Disability, for employees who previously did not elect to enroll in coverage at the time of open enrollment	Case by case basis	None	None
Plan Changes	Yes. They will allow prospective plan changes, such as benefit buy downs only (no buy ups), provided that the group maintains the same renewal date. Employees will be allowed to move to the lower cost plan	Case by case basis	Carrier has not released guidance	Case by case basis	Carrier has not released guidance	None
10% Rule	Waived until 7/31/2020	Waived	Waived until 5/31/2020	Waived	Carrier has not released guidance	Waived until 6/1/2020
Allowing credit card payments	No	No	No	No	No	No
Telemedicine	Waiving member cost sharing through 6/6/2020	Waiving member cost sharing through 6/4/2020	Waiving member cost sharing through 6/14/2020 through LiveHealth online	Waiving member cost sharing	Waiving member cost sharing through 5/31/2020	\$0 copay Teledoc currently available to all members
Cost share waiver for COVID-19 treatment	Yes, waiving cost-sharing for treatment	No	No	Yes, waiving cost-sharing for treatment	No	No
Prescriptions	Waiving early refill limits on their 30 day supply of maintenance prescriptions. CVS is also waiving charges for home delivery	For members in states that have declared a state of emergency due to COVID-19, prescription refill restrictions on maintenance medications will be lifted	Relaxing early prescription refill limits, where permitted, for members who have Anthem pharmacy benefits and wish to refill a 30-day supply of most maintenance medications early	They are allowing early refills for maintenance medications but continue to monitor the situation	They are allowing early refills but with some limitations to controlled substances, specialty medicines and compound medicines	If you want an early refill for your prescription due to the COVID-19 outbreak, please tell your pharmacist to enter the following Submission Clarification Code (SCC): SCC 13

All provisions are due to COVID-19 and are not permanent policy changes. Document is subject to change. Please call your PGP Employee Benefits Consultant for confirmation.

4.1.20 v1

**Notes:** 1. Diagnostic Testing for COVID-19 is covered at 100% for all carriers as per Federal Law. 2. There are NO changes to any COBRA policies or costs for employees that are terminated during this time.

**Contact Us With Any Questions. We are Here to Help. 600 Broadhollow Road, Suite 200 Melville, NY 11747; Main: 516-986-3425**



# COVID-19 Carrier Provisions (as of 4/1/20)

Carrier	Empire BlueCross BlueShield	Horizon*	Healthfirst	Oscar	Oxford/UHC
Allowing furloughs/ temporary lay offs to stay on policy	Yes, until 5/31/20 as long as the plan sponsor continues to pay the premium. Coverage must be maintained on a uniform, non-discriminatory basis to all laid off or furloughed employees	Yes, as long as the plan sponsor continues to pay the premium. Coverage must be maintained on a uniform, non-discriminatory basis to all laid off or furloughed employees	They have no official policy however they did note they will not be actively policing groups regarding temporary layoffs or furloughs	Carrier has not released guidance	Yes, until 5/31/20 as long as the plan sponsor continues to pay the premium. Coverage must be maintained on a uniform, non-discriminatory basis to all laid off or furloughed employees
Waiving Rehire Waiting Periods	Yes, until 5/31/2020	Yes, but it is up to the groups discretion for the next 60 days.	Carrier has not released guidance	Carrier has not released guidance	Yes
Grace Periods	Case by case basis	No	No	Carrier has not released guidance	Case by case basis
Special Enrollment Period	Yes, from 3/23 through 4/3 with a 4/1 effective date for fully Insured and self-funded groups, excluding Life and Disability, for employees who previously did not elect to enroll in coverage at the time of open enrollment	No	Yes for 4/1 and 5/1 effective dates for employees that previously waived coverage. Deadline are as follow; 4/5 for and effective date of 4/1 and 5/5 for an effective date of 5/1	Carrier has not released guidance	Yes, from 3/23/20 to 4/6/20 with a 4/1 effective date for ANY eligible employee that wishes to enroll. Additionally, current enrollees can move to a newly added leaner plan during this special open enrollment
Plan Changes	Case by case basis	No	No	Carrier has not released guidance	During the next 90 days and one time only if an employer with a single plan option wishes to buy down their benefit plan they will allow it. Additionally, an employer with multiple plan options can add a leaner plan (current enrollees can move to the leaner plan during the special open enrollment). The original plan renewal date will not change
10% Rule	Waived until 5/31/2020	Waived for the next 60 days	Carrier has not released guidance	Carrier has not released guidance	Waived
Allowing credit card payments	No	Yes. Call Horizon Customer Service at 1-800-225-1955 and provide the exact group name and number to complete the transaction. \$25 fee is waived	No	Yes through April 30, 2020	No
Telemedicine	Waiving member cost sharing	Waiving member cost sharing through 6/30/2020	During the state of emergency in New York, cost-sharing is waived for all services that in-network providers deliver via telehealth	\$0 copay Telehealth currently available to all members	\$0 copay Telehealth available for all members
Cost share waiver for COVID-19 treatment	No	No	No	No	Yes, waiving cost-sharing for treatment
Prescriptions	Relaxing early prescription refill limits, where permitted, for members who have Empire pharmacy benefits and wish to refill a 30-day supply of most maintenance medications early	Will waive early medication refill limits on 30-day prescription maintenance medications	Members enrolled in all Healthfirst plans may get a one-time refill for a 30-day supply of chronic medication while the State of Emergency is in effect in New York. CVS is also waiving charges for home delivery	Waiving early refill limits on most prescription drugs at all in-network pharmacies	Early prescription refills are being allowed

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4.1.20 v1

**Notes:** 1. Diagnostic Testing for COVID-19 is covered at 100% for all carriers as per Federal Law. 2. There are NO changes to any COBRA policies or costs for employees that are terminated during this time.

\*Horizon is blanket approving groups for renewal with no re-certification through July, 2020.

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