

COVID-19 Carrier Provisions (as of 6/23/20)



Carrier	Aetna	Amerihealth*	Anthem CT	Cigna	Connecticare	EmblemHealth
Allowing furloughs/ temporary lay offs to stay on policy	Yes, until 9/30/20 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 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 8/31/20 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	Premium payments that were due March, April, and May extended to 6/1 (May mid-month billing cycles extended to 6/15)	60 day grace period	Carrier has not released guidance	Carrier has not released guidance	Standard 1 month grace period extended 1 extra month. Must complete a request form.	Can request extension to 6/1 for premiums due on 4/1 and 5/1. All past-due premium must be paid by 6/1.
Special Enrollment Period	Yes, from 4/6 through 4/17 for most of its insured commercial group insurance and Small Group AFA customers. Available to employees that previously waived coverage. Contact your PGP Rep for group confirmation.	Carrier has not released guidance	Yes, from 3/23 through 4/15 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	Yes, now through 4/15 with a 4/1 effective date for employees that previously waived coverage at open enrollment.
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	Yes, from 4/10 through 7/31 through ebill on their portal	No	No	No	No
Telemedicine	Waiving member cost sharing through 6/6/2020	Waiving member cost sharing throughout the NJ public health emergency	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 Testing	In-Network: waived Out-of-Network: waived, but balance billing may occur	In-Network: waived Out-of-Network: coverage based on current benefit plan	In-Network: waived Out-of-Network: waived, but balance billing may occur	In-Network: waived Out-of-Network: waived, but balance billing may occur	In-Network: waived Out-of-Network: coverage based on current benefit plan	In-Network: waived Out-of-Network: coverage based on current benefit plan
Cost share waiver for COVID-19 treatment	In-Network: waived Out-of-Network: waived, but balance billing may occur	In-Network: waived when done at a hospital and admitted through ER, Out-of-Network: coverage based on current benefit plan	In-Network: waived Out-of-Network: waived, but balance billing may occur	In-Network: waived Out-of-Network: waived, but balance billing may occur	In-Network: waived Out-of-Network: coverage based on current benefit plan	In-Network: waived Out-of-Network: coverage based on current benefit plan
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.

*AmeriHealth has temporarily suspended the NISEH certification requirements for renewal groups. All small groups will be deemed compliant until further notice.

COVID-19 Carrier Provisions (as of 6/23/20)



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, 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	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, for 20 weeks 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	Groups will have until June 30, 2020 to pay premium that was due on March 1, April 1 and/or May 1.	60 day grace period	Can apply for extension for April and May through 6/1. April and May premiums must be paid by 6/1.	NJ: 60 day grace period, NY: Can request extension for April and May through 6/1. April and May must all be paid by 6/1.	NJ: 60 day grace period, NY: March premium must be paid by 4/30, April and May premiums must be paid by 6/1, CT: case by case basis
Special Enrollment Period	Yes, from 3/23 through 4/15 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, 5/1, 6/1, 7/1 and 8/1 effective dates for employees that previously waived coverage. Deadlines are 4/5 for 4/1, 5/5 for 5/1, 6/5 for 6/1, 7/5 for 7/1, and 8/5 for 8/1.	Carrier has not released guidance	Yes, from 3/23/20 to 4/13/20 with a 4/1 effective date for ANY eligible employee that wishes to enroll. If you add a plan to an existing multiplan group members can move to the new plan only during the SEP. Currently if you do NOT add a plan you CANNOT move existing enrollees around.
Plan Changes	Case by case basis	No	No	Carrier has not released guidance	An employer with a single plan option can buy down to a leaner plan option. Additionally, an employer with multiple plan options can add a leaner plan. The original 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 Testing	In-Network: waived, Out-of-Network: waived, but balance billing may occur	In-Network: waived, Out-of-Network: coverage based on current benefit plan	In-Network: waived Out-of-network: N/A	In-Network: waived Out-of-network: N/A	In-Network: waived, Out-of-Network: waived, but balance billing may occur
Cost share waiver for COVID-19 treatment	In-Network: waived, Out-of-Network: waived, but balance billing may occur	In-Network: waived retroactive to 3/1 and through 6/30 for in-network care Out-of-Network: coverage based on current benefit plan	In-Network: coverage based on current benefit plan, Out-of-Network: N/A	In-Network: full details pending, Out-of-Network: N/A	In-Network: waived through 5/31/20, Out-of-Network: waived through 5/31/20, but balance billing may occur
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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*Horizon is blanket approving groups for renewal with no re-certification through July, 2020.

Call us with any questions. We are here to help. **Long Island:** 631.951.9200 • **New York City:** 212.840.4949 • **New Jersey:** 908.276.9399 • **Connecticut:** 203.413.2740