



EMPLOYER/AGENT **ALERT**

COVID-19 UPDATE • APRIL 9, 2020

NEW QUESTIONS & ANSWERS IN BOLD

THE COVID EXCEPTIONS DESCRIBED IN THIS DOCUMENT ARE VALID THROUGH MAY 31, 2020

Fully Insured Large and Small Employers

	Question	Answer
Eligibility	For currently covered employees whose hours are decreased or are furloughed but retain their benefits, will SelectHealth allow its employer clients to eliminate their minimum hourly requirements, so those employees can stay on the plan longer? If so, will this impact rates?	Yes, all currently covered employees whose hours are impacted by COVID-19 can remain fully covered for up to 90 days (from when hours are reduced below the minimum). If an employer continues its current contribution to employee premium, there will be no impact to the current rates. Continued coverage will also be available if an employer is required to offer the coverage due to the Affordable Care Act (ACA).
	If COVID-19-related layoffs cause loss of coverage, and employees are later reinstated, will SelectHealth allow them to re-enroll in the employer plan without a waiting period?	If the layoff is because of COVID-19, the standard rehire period can be extended to 90 days without a waiting period or potentially longer based on the evolving situation.
Rates/Premiums	What are the rate/claims implications of decisions employers make regarding paid/unpaid leave, shared work, partial work, reduced hours, and furloughs?	The implications will be determined on a case-by-case basis. We are happy to consult with any employer on the specific decisions they are considering.
	How will the costs of COVID-19 tests impact rates? Will SelectHealth be holding rates at the same current level, and how will this be handled at the time of renewal?	SelectHealth will honor the current rates. Renewals will proceed as per usual. Long-term implications of COVID-19 and the community costs are continually being assessed.
	With the ability to re-rate based upon changes in enrollment, will SelectHealth deploy re-rate strategies midyear?	SelectHealth intends to honor current rates through the current contract period.
	Has SelectHealth made any assumptions around COBRA participation volumes if/when those layoffs/furloughs happen? If so, how does SelectHealth anticipate this impacting the rates? Will SelectHealth wait to adjust until renewal?	A subscriber moving on to COBRA indicates termination of employment. At termination, the subscriber may be eligible for COBRA or a Special Enrollment Period (SEP) on an Individual Plan under the Affordable Care Act (ACA). SelectHealth intends to honor current rates through the current contract period.

Renewals	What impact will temporary headcount reductions from laid-off (or furloughed) employees have on renewals for all lines of coverage?	The impacts of COVID-19 are still widely unknown. For Large Employers, headcount reductions will affect each employer differently, depending on the decisions made by the employer.
	Does SelectHealth expect to keep normal timelines for renewal delivery? Has SelectHealth had any discussions about extending rate periods or postponing renewals?	SelectHealth will be able to provide renewals in a timely manner. Any exception requests will be reviewed on a case-by-case basis, based on their specific circumstances.
	If SelectHealth has released a renewal, will those rate actions hold or is there a potential for adjustments?	SelectHealth intends to honor current renewal quotes.
Mid-Year Plan Changes	Will SelectHealth allow employees the opportunity to switch to a less-expensive plan?	Yes, SelectHealth will allow plan option enrollment changes for this purpose. However, employees who choose this option should know they will not be able to make another plan change (i.e., switch back to a more expensive plan later in the year) until the next open enrollment. Employers should consult with advisors regarding any impact to pre-tax contributions in light of Section 125 guidelines.
	Will SelectHealth allow employers to change their renewal date in order to switch their plan offerings to less-expensive plans?	There may be opportunities to change your renewal date. Employers and Agents should contact their SelectHealth Account Manager.

Self-Funded Employers (who have stop loss coverage with SelectHealth)

Mid-Year Changes	In addition to re-rates for drops in enrollment, will SelectHealth also consider changes in deductibles midyear?	SelectHealth Underwriting does not see a need for re-rating stop loss or changing the deductibles mid-contract. Any exception requests will be reviewed on a case-by-case basis, based on the employer's specific circumstances.
	If clients are changing their eligibility or leave policies, will SelectHealth update documentation to mirror the employer's new leave language? If so, will there be a cost impact? What are your requirements for notification?	Please submit requests as soon as possible. All requests will be reviewed on a case-by-case basis, based on the employer's specific circumstances.

Individual Plans

Premium Payment	How should members pay their premium when they typically drop off their payment at SelectHealth offices?	<p>The cashier booths at our Murray (Utah) and Meridian (Idaho) locations are temporarily closed. Members can use any of the options below to make a payment:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Pay over the phone using our IVR payment system by calling 801-442-4320 <input type="checkbox"/> Log in at selecthealth.org and click on Pay Premium
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		<input type="checkbox"/> Contact our Premium Billing team at 844-442-4106 Use the secure drop box outside the building at our Utah location.
	Will SelectHealth be offering an extended grace period for individuals who are struggling to pay their premium? If not, what other options are available?	SelectHealth will not be offering an extended grace period; however, we currently offer a 30-day grace period for unsubsidized individuals and a 90-day grace period for those who qualify for an Advanced Premium Tax Credit (APTC). Members who are currently covered on a Marketplace plan and become eligible for an APTC may visit healthcare.gov or yourhealthidaho.org to update household income. Please note: if the grace period is exhausted, coverage will be terminated according to the termination dates in the contract.
	Will healthcare.gov and/or Your Health Idaho open a new Special Enrollment Period (SEP) on their exchange due to COVID-19?	No changes have been communicated, but we are continually monitoring any new developments and will keep you updated.
	I am a directly enrolled member; can I make changes to my plan to reduce cost?	Yes, members can work with a SelectHealth-appointed Agent or call our Individual Plans Sales team to make changes.
Premium Assistance	Are there any additional premium assistance resources?	There may state government programs that can help. For Utah, contact: <ul style="list-style-type: none"> <input type="checkbox"/> Association for Utah Community Health (801-974-5522) <input type="checkbox"/> Take Care Utah (takecareutah.org). For Idaho, contact: <ul style="list-style-type: none"> <input type="checkbox"/> Your Health Idaho (855-944-3246) or the Idaho Department of Health & Welfare (idalink.idaho.gov).
	What about members and their children who may now qualify for Medicaid and/or Children’s Health Insurance Plan (CHIP). How do they apply?	Members may apply for these programs at: <ul style="list-style-type: none"> <input type="checkbox"/> For Utah, visit medicaid.utah.gov/apply-medicaid and chip.health.utah.gov. <input type="checkbox"/> For Idaho, visit idalink.idaho.gov.

General Information

Coverage & Care	Is COVID-19 testing and treatment covered?	Yes, SelectHealth fully insured plans will cover in-network testing and treatment with no member cost sharing. Self-insured plan can work with SelectHealth to implement the same coverage. Please refer to selecthealth.org/about-us/covid-19-coverage for additional information.
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	Can SelectHealth project the expected costs when someone contracts COVID-19 and requires hospitalization?	This is a rapidly evolving situation and costs/best practices are still being determined.
	What is SelectHealth doing to help members get screened for COVID-19?	<p>In partnership with Intermountain Healthcare®, we have established the COVID-19 Information Line. Utah Members who believe they have been exposed to COVID-19 and have mild-to-moderate symptoms should call 844-442-5224 for free screening. Additionally, Intermountain Healthcare offers community screening and testing locations in the most affected communities. See locations at intermountainhealthcare.org/covid19-coronavirus/get-testing/. There are limited in-person screenings available at select locations. These locations will screen for possible testing while members remain in their vehicle. Not all people who are screened (over the phone or in person) will be tested. Testing is only recommended for those who meet certain criteria set by the Utah State Department of Health and Intermountain Healthcare.</p> <p>The following resources are available to Idaho and Nevada members:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Idaho members can visit the state website coronavirus.idaho.gov. They will be directed to their healthcare provider or to call 2-1-1 to be connected to their public health district. They may also call the St. Luke’s Health System COVID-19 Hotline at 208-381-9500 or visit stlukesonline.org. <input type="checkbox"/> Nevada members can find information at p3hp.org/coronavirus and nvhealthresponse.nv.gov.

The information and updates contained in this communication reflect current knowledge and policy for the date indicated. Information evolves on a day-to-day basis during the COVID-19 pandemic. SelectHealth will provide updates with additional information as it becomes available from providers, state officials, federal officials, etc. For group health plans, the employer/plan sponsor should consider other possible consequences plan changes may cause, such as tax implications and the need to revise plan documents.