

Dear Clients,

Last week we sent out an email regarding health insurance options that may be available to you during the COVID-19 pandemic. Much of the information in that email was geared toward clients enrolled in plans through the Marketplace (healthcare.gov); however, we received information this week regarding clients who are enrolled directly with SelectHealth that may be helpful.

Will SelectHealth Accept Late Premium Payments?

SelectHealth has not made changes to their payment policy and has not extended the deadline to pay premiums. SelectHealth has, however, always allowed for a 30-day "grace period" of sorts. Premiums are generally due at the beginning of the month, but as long as you pay by the end of the month, your policy will remain active. **If you do not pay your premium by the last day of the month your policy/coverage will be terminated.**

What options do I have to lower my premium?

From now until May 31, SelectHealth is allowing their direct clients to switch to any plan that is less expensive than their current plan. This means you may switch from a Gold plan to a Silver or Bronze plan; or from a Silver plan to a Bronze plan. You may also switch to less costly plans within your metallic levels.

SelectHealth is also offering you the option to switch from the more expensive Med network to the less-expensive Value Network.

Please keep in mind that some areas of Utah do not have access to the Value network, only the Med network, and if you move from the Med network to the Value network your doctors may no longer accept your insurance plan.

To confirm whether or not your doctors are in the Value network, please follow this link: <https://selecthealth.org/find-a-doctor>

Find a Doctor | SelectHealth

From primary care doctors to specialists and more, find a doctor who is participating on your SelectHealth plan. Search for the right doctor.

selecthealth.org

If you need help finding a particular type of doctor in the Value network, please contact the Member Advocates Line at SelectHealth: 800-515-2220, or visit the link above.

IMPORTANT NOTE:

If you decide to switch to a less costly plan, you will not be able to switch back to your original plan. You will be enrolled in the new plan for the rest of the year. You can, however, switch plans during Open Enrollment in November. Changes made during Open Enrollment take effect January 1, 2021.

Please see the Individual Plans: Premium Payments document for more information, and contact Jacque Wall at 801-263-2900 ext. 101, jacque@alturabenefits.com, for additional assistance.

We hope you are all faring well during this pandemic.

Best Regards,

Jacque Wall & The Altura Benefits Team

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*As part of the continued effort to slow the spread of COVID-19, Altura Benefits will be operating remotely. We will continue to provide clients with the services they receive now. Please be patient if you are calling the office or e-mailing as it will require additional time to get your message and respond.