



Employer and Agent FAQs COVID-19 (novel coronavirus)

March 25, 2020

As the COVID-19 situation continues to evolve, we are committed to addressing related questions from our valuable clients and agents. As you have further questions, please work with your SelectHealth Account Manager. Members can be referred to **selecthealth.org**, the COVID-19 Hotline at **844-442-5224**, or SelectHealth Member Services at **800-538-0538**.

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.

FULLY INSURED LARGE AND SMALL EMPLOYERS

Q: For employees whose hours are impacted by COVID-19, will SelectHealth allow its employer clients to eliminate their minimum hourly requirements, so those employees can stay on as “active” longer? If so, will this impact rates?

A: Yes, all current, active employees whose hours are impacted by COVID-19 will remain fully covered for up to 90 days. Continued coverage will also be available if an employer is required to offer the coverage due to the Affordable Care Act (ACA). If an employer continues its current contribution to employee premium, there will be no impact to the current rates.

Q: If COVID-19-related layoffs cause loss of coverage, and then the employee is reinstated, will SelectHealth allow employees to re-enroll in the employer plan without a waiting period?

A: 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.

Q: What are the costs of COVID-19 tests, and how will this impact rates? Will SelectHealth be holding rates at the same current level, and how will this be handled at the time of renewal?

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A: 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.

Q: Can SelectHealth project the expected costs when someone contracts COVID-19 and requires hospitalization?

A: This is a rapidly evolving situation and costs/best practices are still being determined.

Q: What impact will temporary headcount reductions from laid-off (or furloughed) employees have on renewals for all lines of coverage?

A: 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.

Q: Does SelectHealth expect to keep normal timelines for renewal delivery? Has SelectHealth had any discussions about extending rate periods or postponing renewals?

A: SelectHealth Underwriting 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.

Q: Will SelectHealth allow for continuation of benefits in the event of layoff and furlough? Will clients be required to change their eligibility policies to allow for that?

A: All current, active employees whose hours are impacted by COVID-19 will remain fully covered for up to 90 days. If the employer continues current contributions to employee premium, SelectHealth does not see an impact to the current rates.

Q: What is SelectHealth doing to help members get screened for COVID-19?

A: 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 screening. This is a free service to members, subsidized by SelectHealth and Intermountain Healthcare. Additionally, Intermountain Healthcare has several locations available for screening and testing. These can be found at **intermountainhealthcare.org/covid19-coronavirus/get-testing**.

Members in surrounding states should be referred to the following resources:

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- 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 also call the St. Luke's Health System COVID-19 Hotline at **208-381-9500** or visit stlukesonline.org.
- Nevada members can visit p3hp.org/coronavirus and nvhealthresponse.nv.gov for more information.

Q: What approach is SelectHealth taking in terms of an employer's inability to pay their premium due to reductions in revenue/workforce?

A: Exception requests to standard terms will be reviewed on a case-by-case basis, based on the employer's specific circumstances.

FULLY INSURED LARGE EMPLOYERS

Q: What are the rate/claims implications of decisions employers make regarding paid/unpaid leave, shared work, partial work, reduced hours, and furloughs?

A: 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.

Q: With the ability to re-rate based upon changes in enrollment, will SelectHealth deploy re-rate strategies midyear?

A: SelectHealth intends to honor current rates through the current contract period.

Q: 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: A subscriber moving on to COBRA indicates termination of employment. At termination, the subscriber should 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.

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Q: If SelectHealth has released a renewal, will those rate actions hold or is there a potential for adjustments?

A: SelectHealth intends to honor current renewal quotes.

SELF FUNDED EMPLOYERS (WHO HAVE STOP LOSS COVERAGE WITH SELECTHEALTH)

Q: In addition to re-rates for drops in enrollment, will SelectHealth also consider changes in deductibles midyear?

A: 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.

Q: 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?

A: 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

Q: How should members pay their premium when they typically drop off their payment at SelectHealth offices?

A: 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:

- Pay over the phone using our IVR payment system by calling **801-442-4320**
- Log in at **selecthealth.org** and click on Pay Premium
- Contact our Premium Billing team at **844-442-4106**
- Use the secure drop box outside the building at our Utah location.

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Q: Will SelectHealth be offering an extended grace period for individuals who are struggling to pay their premium? If not, what other options are available?

A: 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). *Please note:* If the grace period is exhausted, coverage will be terminated according to the termination dates in the contract.

Members who are currently covered on a Marketplace plan and become eligible for an APTC may visit [healthcare.gov](https://www.healthcare.gov) or [yourhealthidaho.org](https://www.yourhealthidaho.org) to update household income.

Q: Will healthcare.gov and/or Your Health Idaho open a new Special Enrollment Period (SEP) on their exchange due to COVID-19?

A: No changes have been communicated, but we are continually monitoring any new developments and will keep you updated.

Q: Are there any additional premium assistance resources?

A: There may state government programs that can help.

For Utah, contact:

- Association for Utah Community Health **(801-974-5522)**
- Take Care Utah ([takecareutah.org](https://www.takecareutah.org)).

For Idaho, contact:

- Your Health Idaho **(855-944-3246)** or the Idaho Department of Health & Welfare ([idalink.idaho.gov](https://www.idalink.idaho.gov)).

Q: What about members and their children who may now qualify for Medicaid and/or Children's Health Insurance Plan (CHIP). How do they apply?

A: Members may apply for these programs at:

- For Utah, visit [medicaid.utah.gov/apply-medicaid](https://www.medicaid.utah.gov/apply-medicaid) and [chip.health.utah.gov](https://www.chip.health.utah.gov).
- For Idaho, visit [idalink.idaho.gov](https://www.idalink.idaho.gov).