

## FINANCIAL, BUSINESS CONTINUITY AND REPORTING

### **Will renewal rate actions be delayed as a result of the COVID-19 national emergency?**

Renewals and all necessary information will be released on a timely basis.

### **If a self-funded customer has tiered administrative fees based on enrollment, and they experience a change in covered lives due to layoffs or furloughs related to COVID-19, will their administrative fees change?**

No, for the next 60 days, we will not change any administrative fees based on a change in enrollment.

### **If a new customer, effective April 1 or May 1 has a change in enrolled census due to layoffs associated with COVID-19, will their quoted rate change?**

Yes, standard new business submission review will continue. If the enrolled census changes by more than 10% we will reserve the right to re-rate the group. Depending on the magnitude of the census change, the coverages for which the group qualifies may also change.

Unless the self-funded client notifies UnitedHealthcare of their intention to terminate, we continue the plan per ASA.

### **Can fully insured groups that are scheduled to have open enrollments in March or April during business shut downs and/ or have effective dates during these shut downs, push open enrollment out past effective date when employees are back to work?**

In order to ensure no disruption in benefits to members at this critical time, UnitedHealthcare will automatically enroll members to their existing 2019 plan option updated for 2020 rates and benefits. UnitedHealthcare will allow the group policyholder up to thirty (30) days post renewal to advise us of changes. In some limited instances, the 2019 plan option may no longer exist (e.g. plan discontinuance). In such instances we will map groups and enrollees to the closest equivalent plan options.

### **Can UnitedHealthcare provide COVID-19 claims reporting?**

UnitedHealthcare is working on reports related to COVID-19 and will make those available as appropriate.

**Are customers able to continue employee health benefits if *part of the workforce* is laid-off in response to the COVID-19 crisis?**

Yes, temporarily we will allow it as long as the plan sponsor continues to pay its premiums and offers the option to all furloughed employees on an equal basis. However, it is important to make a distinction between individuals whose employment is terminated (often “laid-off” means terminated) versus individuals still employed but experiencing a temporary reduction of hours but remains employed. In those situations where the individual continues to be employed but may have seen a reduction in work or been put on furlough as a result of COVID-19 crisis, we will temporarily not enforce insurance contractual requirements that mandate active at work status or minimum hours where we continue to receive full premium and the employer applies this approach to all such employees on an equal basis. However, if an employee is terminated, the normal termination rules apply.

**Are customers able to continue employee health benefits if *the entire workforce* is laid off in response to the COVID-19 crisis?**

There needs to be one active employee for a group health plan to continue to exist. Normal termination rules apply.

**Does UnitedHealth Group have a business preparedness (continuity) plan?**

Yes. The plan addresses business continuity strategies for all forms of events natural and man-made including pandemics. The strategies focus on our critical business functions and planning for the worst-case scenarios so that we can react quickly and efficiently adding value to our business and customers, members and other stakeholders through effective risk reduction, compliance with industry, contractual and regulatory standards, and safeguarding our operations and assets.