

## FULLY INSURED –BUSINESS DISRUPTION SUPPORT

**If a fully insured employer reduces hours for part or their entire workforce in response to the COVID-19 national emergency can the company continue to cover those employees?**

**For health plan products:** Through May 31, 2020, UnitedHealthcare is temporarily relaxing its requirement that employees be actively working to be eligible for coverage and will allow you to cover your reduced hour employees, as long as you pay the monthly premium. Please note that you must offer this coverage on a uniform, non-discriminatory basis.

**For Life, Accidental Death & Dismemberment (AD&D), Critical Illness Protection (CIPP), Accident Protection (APP), Hospital Indemnity Protection (HIPP) products:** As long as the employer continues to pay the monthly premium, coverage due to an approved layoff, is outlined in the Termination of Covered Person Insurance or Termination of Covered Employee Insurance section of these policies. It may vary by customer. Refer to your actual Certificate(s) of Coverage for specifics on your plan(s).

By way of reference, UnitedHealthcare's standard language (which applies to most customers) for all of these products allows for coverage to continue due to an approved layoff for up to 3 months from the date he/she stopped active work.

**For Short Term Disability (STD), Long Term Disability (LTD) products:** As long as the employer continues to pay the monthly premium, coverage due to an approved layoff is outlined in the Termination of Covered Person Insurance section of these policies. It may vary by customer. By way of reference, UnitedHealthcare's standard language allows for coverage to continue due to a temporary layoff until the end of the month following the month in which the layoff began.

**Is UnitedHealthcare considering off-renewal premium changes for small businesses that may be financially impacted?**

No, UnitedHealthcare is not changing premium rates off renewal for small business.

**Can employers use credit cards to pay premiums?**

No, UnitedHealthcare is unable to accept credit card payments for group premium this time.

**Will you waive any rehire waiting period for re-hired employees who were terminated due to COVID-19.**

Yes.

**Will UnitedHealthcare allow fully-insured clients to continue to offer medical benefits to furloughed or with reduced hours due to COVID-19?**

Yes, we will temporarily allow it as long as the plan sponsor continues to pay the premiums and offers the option to all furloughed employees on an equal basis.

**What continuation of coverage applies if my plan is fully insured and one or more employees are terminated as a result of COVID-19?**

Standard COBRA and state continuation protocols apply.

**If I terminate employees in the middle of the month as a result of COVID-19, will my fully insured coverage extend for the terminated employees until the end of the month?**

If premiums have been remitted for the month, coverage will continue through the end of that month.

**What if employees are terminated and either they do not elect COBRA or there is no COBRA available because the group health plan has been discontinued?**

If employees are terminated and either they do not elect COBRA or there is no COBRA available, the employee has the opportunity to enroll in the Exchange in their state. Both small employers and individuals must elect Exchange Market Place Coverage within 60 days of the termination or they will have to wait until the next open enrollment period.

UnitedHealthcare offers individuals a range of individual health insurance plans. Interested people may contact (800) 827-9990 to speak with an advisor who can assist. They can also visit <https://www.healthmarkets.com> to apply directly.

**If my group's enrollment drops by more than 10% as a result of the COVID-19 national emergency, will my rates and premiums on my fully-insured plan be subject to change?**

Small group ACR rates will not be adjusted off renewal.

For large group, for the present time, if the loss of enrollment is a result of the COVID-19 situation, rates and premiums will not be adjusted off renewal.