



# COVID-19 UPDATE

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*For Brokers and Consultants*

APRIL 3, 2020

**Proprietary and Confidential**

# WELCOME

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*David Corkum, EVP, Commercial Markets*



# AGENDA

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1. Premium Payment Deferral
2. Eligibility & Special Enrollment Period
3. CareFirst Stop Loss Premium
4. Blue Rewards & Wellness Programs

# PREMIUM PAYMENT DEFERRAL

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*Timothy Matthews, VP, Commercial Individual and Small Group Sales*



## Customers can request a deferral of up to two months of premium with due amounts carried forward with no interest or penalty

- Individuals and groups may select to defer March/April **or** April/May
  - Must be paid in full through the month prior to the deferral period
- Payment for deferred months will be divided equally into remaining bills for the 2020 calendar year. Account must remain current with future premiums and installment payments to avoid delinquency.
  - Example: If an account defers Mar/Apr, their payment plan will start in May and be spread equally over 8 months
- If a group terminates before 12/31/2020, they will still have through 12/31/2020 to pay their deferred premiums
- Deferral request process:
  - Billed by FSP: Broker should notify FSP if group requests a premium deferral. Groups will receive confirmation of their request from FSP.
  - Billed by CareFirst: Web intake form will be available on the member, employer and broker portals. CareFirst will send a confirmation of the request.

# ELIGIBILITY & SPECIAL ENROLLMENT PERIOD

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*Mary Penczek, VP, Large Group Sales and Client Management*



## Interim Policy on Eligibility Requirements

- Furloughed employees, laid-off employees and employees whose hours have been reduced below our requirements CAN stay on the plan, expectation that premium payments continue to be made or are in accordance with our premium deferral process.
- New hire and re-hire wait periods will NOT apply. Employees can enroll or re-enroll on a date determined by the group or plan administrator, but most employers find it easier to continue with the same effective dates i.e., first of the month following hire/re-hire date.

## Special Enrollment Periods (SEP)

- CareFirst is allowing a SEP for those who are uninsured. Existing members cannot change plans, but they can add uninsured dependents.
  - MD & DC Exchanges – SEP for Individuals has been extended to 6/15/20;
  - Federal Marketplace (VA) for Individuals has not announced plans for a SEP;
  - CareFirst SEP available through 4/15/2020 for:
    - Individuals “off-Exchange” in MD & Northern VA - for 4/1/20 or 5/1/20 effective date
    - Fully-insured groups – for 4/1/20 effective date
    - Self-insured groups – for 4/1/20 effective date

# CAREFIRST STOP LOSS PREMIUM

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*Rich Chaney, Director, Specialty Business Development*





Policy covers all CareFirst COVID-19 benefit administration changes. Clients can request a deferral of up to two months of CareFirst stop loss premium with due amounts carried forward with no interest or penalty

- Payment for deferred months will be divided equally into remaining bills for the 2020 calendar year
- Plan documents do not need to be modified for stop loss coverage to be in effect for COVID-19 changes.
- ASO clients with commercial stop loss coverage should seek guidance from their stop loss carrier regarding coverage of benefit changes to COVID-19 and relaxed payment options
- Furloughed or laid-off employees can continue to be covered under the CareFirst stop loss policy for the period March 1, 2020 to May 31, 2020.
  - Expectation that premium payments continue to be made
  - Send email with COVID-19 employment actions to your CareFirst Account Executive
- During this period of national emergency, COVID-19 related decreases in enrollment of up to 30% will not be subject to recalculation of rates. More than 30% will be reviewed case by case.

# BLUE REWARDS & WELLNESS PROGRAMS

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*Stephen Jepson, VP, Large Group Sales and Client Management*



## Fully-insured groups

- Blue Rewards incentivizes members to complete a health screening within 120 days of their effective date\*. Time period extended an **additional 90 days**.
  - Applies to members with effective dates from November 2019 through April 2020, as well as new hires
  - The Blue Rewards submission period cannot extend beyond a group's renewal date
  - Potential for additional extension depending on pandemic duration
- Process for Members:
  - Email is being sent to impacted members next week outlining steps
  - Log in to their Sharecare account, view adjusted time period by selecting ***Achieve, Rewards,*** then ***Blue Rewards Incentive Program***
  - After COVID-19 restrictions have been lifted, schedule health screening within their new time period

## Self-funded groups

- Groups with biometric screening as a qualifier will be handled on an individual basis. Wellness Consultants reaching out to impacted groups with recommendations by next week.

- Wellness Credit and Complimentary Service guidelines will remain as is. Groups are encouraged to **transition scheduled onsite activities to virtual programs**:
  - Virtual offerings include: fitness classes, meditation, health education webinars, cooking demonstrations, small group nutritional coaching, 15 minute quick tips, managing social isolation, maintaining connections, manager and supervisor training.
- Wellness Consultants continue to communicate with groups on CareFirst virtual offerings as well as free resources offered by vetted resources focusing on physical, emotional, social, family, spiritual and community pillars (Wellbeats, Burn Along, Calm, ABCMouse, Scholastic Learn at Home, etc.)
- Increased engagement in Lifestyle and Disease Management Coaching. Coaches are assessing depression and anxiety with a warm handoff to appropriate CareFirst program or service as needed.



# THANK YOU

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*For more information, contact*

CORONAVIRUS RESOURCE CENTER AT [CAREFIRST.COM](https://carefirst.com)

Send questions for future calls to [BrokerCOVIDQuestions@carefirst.com](mailto:BrokerCOVIDQuestions@carefirst.com)