



Health Insurance Continuation

The following are tips and resources to assist IronRoad clients while navigating the challenges with Coronavirus – COVID-19. If you have any questions, please contact us at covid19@ironroad.us or 513.587.4331 Monday – Friday, 8:00 a.m. – 5:00 p.m.

Health Insurance Continuation:

A group health plan must provide coverage without any cost-sharing requirements, such as deductibles, co-payments and co-insurance, or prior authorization or other medical management requirements, for:

- The costs of a test to detect or diagnose the virus that causes COVID-19; or
- Health care provider visits, including telehealth visits, urgent care and emergency room visits, that result in an order for or administration of a test to detect or diagnose the virus that causes COVID-19.
- For more information: <https://www.irs.gov/pub/irs-drop/n-20-15.pdf>

In the normal course of events, group health plan coverage will cease when an employee's share of premiums is not timely paid. However, several actions might be taken that *could* allow coverage to continue.

First, the insurance carrier providing the health coverage may voluntarily continue the coverage while the disaster is sorted out and until an employer reopens its doors. More likely, the employer may make arrangements with the insurance carrier providing health coverage to pay the employees' share of premiums to keep coverage in place (at least temporarily) and possibly until the employer can reopen its doors. Each situation will be different, depending upon the insurance carrier and the relationship between the employer and the insurance carrier. Therefore, each factual situation will need to be individually assessed.

Continuation of Coverage Options

If your group is subject to COBRA (**over 20 employees**), as long as one person remains actively employed, employees may elect to continue coverage under COBRA under the normal notice and election procedure. If the plan has no active employees, the plan is terminated, and COBRA is not an option.

If your group is not subject to COBRA (**fewer than 20 people**), as long as one person remains actively employed, employees may elect to continue coverage under **Ohio's state continuation statute** for up to twelve months. Small employers should notify laid-off employees of this right at the time they are laid off. If the plan has no active employees, the plan is terminated, and continuation is not an option.



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In addition to COBRA, another option for employees to explore includes the Exchange. Some employees may qualify for a subsidy. Resources providing independent coverage and assistance to navigate the Exchange include:

Chris Ruhm	or	Mike Groh
Insurance Advisor		Risk Strategies
www.chrisruhm.com		513-417-6028
513-335-2465		
chris@chrisruhm.com		

Resources by Carrier

Mutual of Omaha- All IronRoad Clients who utilize Mutual of Omaha ancillary products

- FREE- Employee Assistance Program (EAP)-Our EAP professionals are always just a call away, ready to lend an ear and make referrals as appropriate based on the EAP services of your policy. Telephonic services are available 24 hours a day, 7 days a week.
- How does Mutual of Omaha handle claims related to COVID-19? We will manage the claims pursuant to the policy that the employer has in place. If an individual is disabled due to a medical condition (i.e., confirmed Coronavirus or another illness), we will manage the claim pursuant to the policy as we do for other disabling conditions.

United Medical Resources (UMR): IronRoad Self-Funded Coverage

Website: <https://www.umar.com/oss/cms/UMR/SharedDocuments/UM1612.pdf>

- Teledoc Services- Before your first virtual visit, you need to set up a Teladoc account and share your medical history on the app or on our account setup page. Completing this step in advance accelerates visit requests
- **Get emotional support:** Call an emotional support line any time at **866-342-6892**. This 24/7 Optum Help Line is staffed by professionally trained mental health experts, free of charge and open to anyone

Fully Insured Carriers

UnitedHealthcare

Website: <https://www.uhc.com/health-and-wellness/health-topics/covid-19>

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- Waiving all cost for test as long as provided at approved location in accordance with CDC guidelines.
- Telehealth – Expanded access available for COVID-19 so your primary care physician has an option to do a Telehealth visit. Typically, the same as office visit copay.
- Virtual Visits - All of the All Savers plans have free virtual visits and some of the ACA plans do as well.

Medical Mutual of Ohio

Website: <https://www.medmutual.com/Campaign-Pages/Coronavirus.aspx>

- Relaxing requirements for employees to be actively working to remain on the plan through May 31, 2020. Would need at least one employee/owner to remain on the plan and continue to pay premium.
- Allowing groups to extend their delinquent grace period an extra 30 days. To extend payment grace period, groups must call 1-800-384-2184 to speak with a payment specialist who can process your request.
- MMO will waive waiting period for rehires through May 31, 2020.
- Waiving all cost for test as long as ordered by medical physician.

Anthem

Website: <https://www.anthem.com/blog/member-news/worried-about-the-coronavirus/>

- Waiving all cost for test as long as following CDC guidelines.
- LiveHealthOnline is available to members for free through June 14, 2020.
- Most prescriptions can be refilled early.
- 24/7 Nurse line available
- Will allow laid off employees to remain on the plan as long as at least one employee remains actively employed and continues health coverage. Coverage must be offered to all on a non-discriminatory basis and employee premium contributions must be the same or less than prior to layoffs.

Humana

Website: <https://www.humana.com/health-and-well-being/coronavirus>

- Telemedicine cost waived for urgent care for the next 90 days
- Early prescriptions available for the next 30 days.
- Waiving all cost for test as long as provided at approved location in accordance with CDC guidelines.
- Special contact for questions on COVID-19 1-800-592-3005 – COVIDquestions@humana.com

Aetna

Website: <https://cvshealth.com/newsroom/press-releases/cvs-health-announces-covid-19-resources-aetna-members>



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- Will waive co-pays for all diagnostic testing related to COVID-19, must follow CDC guidelines
- Telemedicine copay waived for next 90 days for any reason.
- Members diagnosed with COVID-19 will receive a care package from CVS containing over-the-counter medications and cleaning supplies.
- Aetna is pro-actively reaching out to at-risk members to give them guidance how to protect themselves.
- Aetna AFA products have EAP available