



COVID-19 (Coronavirus)

**Q&A by Carrier**

This document provides brokers with guidance on what carriers are doing with premium payments, eligibility, benefits and more due to the COVID-19 outbreak.

All information originated from communications from Warner Pacific's carrier partners. Information is not guaranteed to be accurate and is subject to change at any time.

**This document is for internal use only and cannot be shared with anyone externally.**

# Table of Contents

<b>TABLE OF CONTENTS</b> .....	<b>3</b>
<b>PREMIUM (BILLING)</b> .....	<b>4</b>
<b>ELIGIBILITY</b> .....	<b>6</b>
<b>BENEFIT MODIFICATION</b> .....	<b>16</b>
<b>UNDERWRITING</b> .....	<b>19</b>
<b>BENEFITS</b> .....	<b>20</b>

**This document is for internal use only and cannot be shared with anyone externally.**

Warner Pacific’s presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to each situation as appropriate.

## Premium (Billing)

### Will you offer any type of grace period, payment leniency or delayed payment to employers?

Carrier	Answer
Aetna	Pending carrier response
Anthem Blue Cross	If you anticipate having issues with being able to remit your premiums, please contact your Anthem Blue Cross Account Manager or the Billing Department at 855-854-1429.
Blue Shield of California	Blue Shield of California will make every effort to assist employers with addressing their billing needs. Employer should call the Blue Shield Billing Team (800-325-5166) for assistance
California Dental Network	Yes, grace period allowed will be 60 days
CaliforniaChoice	Pending carrier response
Chinese Community Health Plan	Standard 30 days. Anything beyond will be reviewed on a case-by-case basis
Community Care Health	Standard 30 days. Anything beyond will be reviewed on a case-by-case basis
Covered California for Small Business	Pending carrier response
Delta Dental (Allied Administrators)	Pending carrier response
Guardian	Yes, grace period will be extended by an additional 30 days
Health Net	In discussion. Health Net will take credit card payments now over the phone the last week of the group's grace period
Humana	Standard 30 days applies.
Inshore Benefits	Yes, grace period allowed will be 60 days
Kaiser Permanente	Yes, grace period allowed will be 60 days. Any billing questions, the client should contact the Kaiser Billing Team (800-790-4661)
Landmark Healthplan	Yes, grace period allowed will be 60 days
Lincoln Financial Group	Pending carrier response
MediExcel Health Plan	Current policy allows groups up to 60 days to pay. Any policy changes or updates will be posted on our website.
MetLife	Pending carrier response
Oscar Health Plan of California	As of 3/18/20, no exceptions are being made due to COVID-19
Principal Financial Group	Pending carrier response
Sharp Health Plan	Pending carrier response
Sutter Health Plus	If you anticipate having issues with being able to remit your premiums, please contact Sutter's Billing Department at <a href="mailto:shpbilling@sutterhealth.org">shpbilling@sutterhealth.org</a> .
The Hartford	Yes, going back to February bills, for 90 days at this time
UnitedHealthcare	There are no plans to defer premium payments or allow payments after the 30 days grace period, as of now.
UNUM	If you anticipate having issues with being able to remit your premiums, please contact AskUnum at <a href="mailto:askunum@unum.com">askunum@unum.com</a> or connect with your Billing Coordinator
Western Health Advantage	WHA requests that any impacted groups who need assistance in making premium arrangements, contact their premium billing department at 888-442-2206.

## Will you allow in-force business to pay their monthly premium with a credit card?

Carrier	Carrier Response
Aetna	No
Anthem Blue Cross	No
Blue Shield of California	No
California Dental Network	Pending carrier response
CaliforniaChoice	No
Chinese Community Health Plan	Yes
Community Care Health	No
Covered California for Small Business	No
Delta Dental (Allied Administrators)	Pending carrier response
Guardian	No
Health Net	Yes, they can pay before termination within their last week of their grace period (currently 30-day grace period).
Humana	Pending carrier response
Inshore Benefits	Pending carrier response
Kaiser Permanente	No
Landmark Healthplan	No
Lincoln Financial Group	Pending carrier response
MediExcel Health Plan	Pending carrier response
MetLife	Pending carrier response
Oscar Health Plan of California	Pending carrier response
Principal Financial Group	Pending carrier response
Sharp Health Plan	Pending carrier response
Sutter Health Plus	No
The Hartford	No
UnitedHealthcare	No
UNUM	Pending carrier response
Western Health Advantage	Pending carrier response

**This document is for internal use only and cannot be shared with anyone externally.**

Warner Pacific's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to each situation as appropriate.

## Eligibility

### Will you allow employees who drop below full-time status to remain on the health insurance without the employer having to add part-time eligibility?

Carrier	Answer
Aetna	Pending carrier response
Anthem Blue Cross	Yes, Anthem's requirement for employees to be actively working will be relaxed through May 31, 2020 as long as the monthly premium payment is received.
Blue Shield of California	Pending carrier response
California Dental Network	CDN has very flexible eligibility guidelines and will work with employers to accommodate their unique needs at this time.
CaliforniaChoice	Pending carrier response
Chinese Community Health Plan	Yes, as long as the monthly premium payment is received
Community Care Health	Yes, as long as the monthly premium payment is received
Covered California for Small Business	Employer discretion
Delta Dental (Allied Administrators)	Pending carrier response
Guardian	Pending carrier response
Health Net	Pending carrier response
Humana	The Group Level Change Form would be required if the group would like to extend coverage to those employees who are working less than 30 hours but a minimum of 20 hours. If they are working less than 20 hours they will need to be terminated and offered COBRA/Cal-COBRA. <a href="#">Group Level Change FORM.pdf</a>
Inshore Benefits	Yes
Kaiser Permanente	Pending carrier response
Landmark Healthplan	Eligibility will follow group-sponsored medical plan
Lincoln Financial Group	Pending carrier response
MediExcel Health Plan	Yes
MetLife	Effective 3/1/2020, if an employee's hours fall below the minimum, these employees will be treated as if they are on an approved leave of absence, and will remain eligible for coverage for 60 days within the plan they were in prior to the hours reduction
Oscar Health Plan of California	Pending carrier response
Principal Financial Group	Yes, provided premiums continue to be paid
Sharp Health Plan	Pending carrier response
Sutter Health Plus	Employer discretion
The Hartford	Group can allow employees to work 20 or more hours per week with cases 10 lives or above, at any time. If hours do not go back up within 30 days, The Hartford would need to be notified.
UnitedHealthcare	Employer discretion
UNUM	Pending carrier response
Western Health Advantage	WHA will be as flexible as possible with enrollment rules such as minimum hours, waiting periods, employer contribution changes, and plan downgrades (for employers and individuals). Please email any requests to <a href="mailto:whasales@westernhealth.com">whasales@westernhealth.com</a> or call 888.499.3198 to discuss changes to enrollment provisions within your policy.

This document is for internal use only and cannot be shared with anyone externally.

Warner Pacific's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to each situation as appropriate.

**If an employee takes a sabbatical or temporary leave of absence (furlough), can they keep their benefit intact for a few months without being paid a salary?**

Carrier	Answer
Aetna	Pending carrier response
Anthem Blue Cross	Yes, Anthem's requirement for employees to be actively working will be relaxed through May 31, 2020 as long as the monthly premium payment is received.
Blue Shield of California	Employer discretion, provided premiums continue to be paid (must be documented in their own internal employer guide).
California Dental Network	Pending carrier response
CaliforniaChoice	Pending carrier response
Chinese Community Health Plan	Yes, as long as the monthly premium payment is received
Community Care Health	Yes, as long as the monthly premium payment is received
Covered California for Small Business	Employer discretion
Delta Dental (Allied Administrators)	Pending carrier response
Guardian	Pending carrier response
Health Net	Employer discretion (must be documented in their own internal employer guide).
Humana	Pending carrier response
Inshore Benefits	Yes
Kaiser Permanente	Pending carrier response
Landmark Healthplan	Eligibility will follow group-sponsored medical plan
Lincoln Financial Group	Pending carrier response
MediExcel Health Plan	Yes
MetLife	Pending carrier response
Oscar Health Plan of California	Pending carrier response
Principal Financial Group	Yes, provided premiums continue to be paid
Sharp Health Plan	Pending carrier response
Sutter Health Plus	Employer discretion
The Hartford	If a policy does not include an applicable continuation provision, as an accommodation for Leaves occurring on or after 3/1/2020, the policyholder may elect to continue coverage for those employees through 4/30/2020 by continuing to pay all premiums.
UnitedHealthcare	Yes, UHC will temporarily allow it as long as the plan sponsor continues to pay the premium and offers the option to all furloughed employees on an equal basis.
UNUM	Please contact AskUnum at <a href="mailto:askunum@unum.com">askunum@unum.com</a> or connect with your Billing Coordinator
Western Health Advantage	Pending carrier response

**This document is for internal use only and cannot be shared with anyone externally.**

Warner Pacific's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to each situation as appropriate.

**In regards to COBRA/Cal-COBRA, how does this impact QE dates and windows to elect coverage (i.e., employers continuing benefits for employees with reduction of hours or layoff – what happens if they can’t bring the people back later)?**

Carrier	Carrier Response
Aetna	Pending carrier response
Anthem Blue Cross	Pending carrier response
Blue Shield of California	Pending carrier response
California Dental Network	If a client submits a former employee for COBRA/Cal-COBRA coverage, CDN will administer and support without limitations.
CaliforniaChoice	Standard process applies
Chinese Community Health Plan	COBRA/Cal-COBRA qualifying event date will be based on what employer indicates as last day worked. Employers may not retroactively terminate employee’s benefit (i.e. Employee is not working April due to shelter-in-place and employer continues benefits for employee, the employer is responsible for the premiums. Employee does not return to work in May, employer terminates benefits starting May and COBRA/Cal-COBRA election begins in May)
Community Care Health	COBRA/Cal-COBRA qualifying event date will be based on what employer indicates as last day worked. Employers may not retroactively terminate employee’s benefit (i.e. Employee is not working April due to shelter-in-place and employer continues benefits for employee, the employer is responsible for the premiums. Employee does not return to work in May, employer terminates benefits starting May and COBRA/Cal-COBRA election begins in May)
Covered California for Small Business	Employer discretion
Delta Dental (Allied Administrators)	Pending carrier response
Guardian	Pending carrier response
Health Net	Standard process applies
Humana	Standard process applies
Inshore Benefits	Inshore will continue to follow state and federal laws and will allow a 90-day window for enrollment of these members.
Kaiser Permanente	Pending carrier response
Landmark Healthplan	Eligibility will follow group-sponsored medical plan
Lincoln Financial Group	Pending carrier response
MediExcel Health Plan	Pending carrier response
MetLife	Pending carrier response
Oscar Health Plan of California	Pending carrier response
Principal Financial Group	Pending carrier response
Sharp Health Plan	Pending carrier response
Sutter Health Plus	Pending carrier response
The Hartford	Pending carrier response
UnitedHealthcare	Standard process applies
UNUM	Pending carrier response
Western Health Advantage	WHA will allow an employer to continue paying for coverage for a furloughed employee or with reduced hours during this time. In the event the employee is not hired back, that date of coverage termination will be the COBRA/Cal-COBRA election date.

**This document is for internal use only and cannot be shared with anyone externally.**

Warner Pacific’s presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to each situation as appropriate.



## If employees are laid off and later rehired, will you waive the new hire/rehire waiting period?

Carrier	Carrier Response
Aetna	If rehired within 12 months, the benefit waiting period will be waived and the member will be effective the date of rehire.
Anthem Blue Cross	Employees rehired by May 31, 2020 will not be subject to a waiting period.
Blue Shield of California	If rehired within 6 months, the benefit waiting period will be waived and the member will be effective the date of rehire.
California Dental Network	Yes, CDN has no waiting period requirements.
CaliforniaChoice	If rehired within 6 months of term date, CaliforniaChoice will waive the waiting period at the employer's request.
Chinese Community Health Plan	Yes
Community Care Health	Yes
Covered California for Small Business	Pending carrier response
Delta Dental (Allied Administrators)	Pending carrier response
Guardian	Pending carrier response
Health Net	Currently waived if re-hired within 30 days. Health Net is in active discussion on if this can be extended.
Humana	Yes
Inshore Benefits	If rehired within 30 days of term date, Inshore will retro enroll them without a lapse in coverage. If rehired after 30 days, Inshore will allow them to enroll without a waiting period on the first day of the month following their new hire date.
Kaiser Permanente	Pending carrier response
Landmark Healthplan	Eligibility will follow group-sponsored medical plan
Lincoln Financial Group	Pending carrier response
MediExcel Health Plan	Pending carrier response
MetLife	Pending carrier response
Oscar Health Plan of California	Pending carrier response
Principal Financial Group	Pending carrier response
Sharp Health Plan	Pending carrier response
Sutter Health Plus	SHP does not monitor new hire/rehire waiting periods, therefore, this is employer discretion.
The Hartford	Pending carrier response
UnitedHealthcare	Yes
UNUM	Pending carrier response
Western Health Advantage	Employer discretion. WHA will accept the employer's instruction for a waiting period that differs from what is in the policy (not to exceed first of the month following 60 days)

This document is for internal use only and cannot be shared with anyone externally.

Warner Pacific's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to each situation as appropriate.

**Will you allow employers to waive their new hire waiting period so employees can access their health insurance quicker?**

Carrier	Carrier Response
Aetna	Pending carrier response
Anthem Blue Cross	Pending carrier response
Blue Shield of California	Pending carrier response
California Dental Network	Pending carrier response
CaliforniaChoice	Pending carrier response
Chinese Community Health Plan	Yes
Community Care Health	No, current waiting period guidelines apply
Covered California for Small Business	Pending carrier response
Delta Dental (Allied Administrators)	Pending carrier response
Guardian	Pending carrier response
Health Net	Pending carrier response
Humana	No
Inshore Benefits	Yes
Kaiser Permanente	Pending carrier response
Landmark Healthplan	Eligibility will follow group-sponsored medical plan
Lincoln Financial Group	Pending carrier response
MediExcel Health Plan	Pending carrier response
MetLife	Pending carrier response
Oscar Health Plan of California	Pending carrier response
Principal Financial Group	Pending carrier response
Sharp Health Plan	Pending carrier response
Sutter Health Plus	SHP does not monitor new hire/rehire waiting periods, therefore, this is employer discretion.
The Hartford	Pending carrier response
UnitedHealthcare	Pending carrier response
UNUM	Pending carrier response
Western Health Advantage	Pending carrier response

**This document is for internal use only and cannot be shared with anyone externally.**

Warner Pacific's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to each situation as appropriate.

**Would this type of layoff be considered a qualifying event to enroll on individual?**

Carrier	Carrier Response
Aetna	Yes
Anthem Blue Cross	Yes
Blue Shield of California	Yes
California Dental Network	N/A
CaliforniaChoice	Yes
Chinese Community Health Plan	Yes
Community Care Health	Yes
Covered California for Small Business	Yes
Delta Dental (Allied Administrators)	N/A
Guardian	N/A
Health Net	Yes
Humana	N/A
Inshore Benefits	N/A
Kaiser Permanente	Yes
Landmark Healthplan	N/A
Lincoln Financial Group	N/A
MediExcel Health Plan	Yes
MetLife	N/A
Oscar Health Plan of California	Yes
Principal Financial Group	N/A
Sharp Health Plan	Yes
Sutter Health Plus	Yes
The Hartford	N/A
UnitedHealthcare	Yes
UNUM	N/A
Western Health Advantage	Yes

**This document is for internal use only and cannot be shared with anyone externally.**

Warner Pacific's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to each situation as appropriate.

**If an employer closes their business can the company continue to pay premiums for enrolled members until they are able to re-open?**

Carrier	Carrier Response
Aetna	Pending carrier response
Anthem Blue Cross	Yes. If one person remains actively employed and continues health benefit coverage, all employees laid-off will be eligible for coverage as long as the monthly premium payment is received.
Blue Shield of California	Pending carrier response
California Dental Network	Pending carrier response
CaliforniaChoice	Pending carrier response
Chinese Community Health Plan	Yes
Community Care Health	Yes. If one person remains actively employed and continues health benefit coverage, all employees laid-off will be eligible for coverage as long as the monthly premium payment is received. This is effective through May 31, 2020.
Covered California for Small Business	Pending carrier response
Delta Dental (Allied Administrators)	Pending carrier response
Guardian	Pending carrier response
Health Net	Pending carrier response
Humana	Yes. If one person remains actively employed and continues health benefit coverage, all employees laid-off will be eligible for coverage as long as the monthly premium payment is received. This is effective through May 31, 2020.
Inshore Benefits	Pending carrier response
Kaiser Permanente	Pending carrier response
Landmark Healthplan	Pending carrier response
Lincoln Financial Group	Pending carrier response
MediExcel Health Plan	Pending carrier response
MetLife	Pending carrier response
Oscar Health Plan of California	Pending carrier response
Principal Financial Group	Pending carrier response
Sharp Health Plan	Pending carrier response
Sutter Health Plus	Yes
The Hartford	Pending carrier response
UnitedHealthcare	Yes, as long as the monthly premium payment is received. This is effective through May 31, 2020.
UNUM	Pending carrier response
Western Health Advantage	Pending carrier response

**This document is for internal use only and cannot be shared with anyone externally.**

Warner Pacific's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to each situation as appropriate.

**If employees are left on an employer approved furlough longer than federal guidelines impose, will those employees need to be cancelled and offered COBRA?**

Carrier	Carrier Response
Aetna	Pending carrier response
Anthem Blue Cross	No, they should follow the groups short term leave of absence policy, which would have been selected on their employer application at initial enrollment.
Blue Shield of California	Employer discretion, provided premiums continue to be paid (must be documented in their own internal employer guide).
California Dental Network	Pending carrier response
CaliforniaChoice	Pending carrier response
Chinese Community Health Plan	No, employer remains responsible for the premiums.
Community Care Health	Employer discretion
Covered California for Small Business	Employer discretion
Delta Dental (Allied Administrators)	Pending carrier response
Guardian	Pending carrier response
Health Net	Pending carrier response
Humana	Pending carrier response
Inshore Benefits	Pending carrier response
Kaiser Permanente	Pending carrier response
Landmark Healthplan	Pending carrier response
Lincoln Financial Group	Pending carrier response
MediExcel Health Plan	Pending carrier response
MetLife	Pending carrier response
Oscar Health Plan of California	Pending carrier response
Principal Financial Group	Pending carrier response
Sharp Health Plan	Pending carrier response
Sutter Health Plus	Employer discretion
The Hartford	Pending carrier response
UnitedHealthcare	Pending carrier response
UNUM	Pending carrier response
Western Health Advantage	Pending carrier response

**This document is for internal use only and cannot be shared with anyone externally.**

Warner Pacific's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to each situation as appropriate.

**If an employer is unable to pay their premiums after the allotted grace period, would they be termed and if so would the term date retroactive or with a future termination date?**

Carrier	Carrier Response
Aetna	Pending carrier response
Anthem Blue Cross	Pending carrier response
Blue Shield of California	Pending carrier response
California Dental Network	Pending carrier response
CaliforniaChoice	Pending carrier response
Chinese Community Health Plan	On a case-by-case basis, CCHP may provide a longer grace period for employers to pay premiums. If premiums are not paid, termination date will remain the date after the grace period. Standard grace period is 30-days.
Community Care Health	On a case-by-case basis
Covered California for Small Business	Pending carrier response
Delta Dental (Allied Administrators)	Pending carrier response
Guardian	Pending carrier response
Health Net	Pending carrier response
Humana	Pending carrier response
Inshore Benefits	Pending carrier response
Kaiser Permanente	Pending carrier response
Landmark Healthplan	Pending carrier response
Lincoln Financial Group	Pending carrier response
MediExcel Health Plan	Pending carrier response
MetLife	Pending carrier response
Oscar Health Plan of California	Pending carrier response
Principal Financial Group	Pending carrier response
Sharp Health Plan	Pending carrier response
Sutter Health Plus	Current guidelines apply
The Hartford	Pending carrier response
UnitedHealthcare	Pending carrier response
UNUM	Pending carrier response
Western Health Advantage	Pending carrier response

**This document is for internal use only and cannot be shared with anyone externally.**

Warner Pacific's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to each situation as appropriate.

## Will you be offering a Special Enrollment Period for those employees who previously waived coverage?

Carrier	Carrier Response
Aetna	Pending carrier response
Anthem Blue Cross	Pending carrier response
Blue Shield of California	Pending carrier response
California Dental Network	Pending carrier response
CaliforniaChoice	Pending carrier response
Chinese Community Health Plan	Pending carrier response
Community Care Health	Yes. Available to employees and their dependents who previously did not elect coverage or waived coverage. The enrollment period will extend from March 25, 2020 through April 6, 2020. Coverage will become effective April 1, 2020. An employee application/change form is required (indicate COVID-19 enrollment at the top)
Covered California for Small Business	Yes, details to follow
Delta Dental (Allied Administrators)	Pending carrier response
Guardian	Pending carrier response
Health Net	Pending carrier response
Humana	Pending carrier response
Inshore Benefits	Pending carrier response
Kaiser Permanente	No decision has been made at this time
Landmark Healthplan	Pending carrier response
Lincoln Financial Group	Pending carrier response
MediExcel Health Plan	Pending carrier response
MetLife	Pending carrier response
Oscar Health Plan of California	Not at this time
Principal Financial Group	Pending carrier response
Sharp Health Plan	Not at this time
Sutter Health Plus	Not at this time
The Hartford	Pending carrier response
UnitedHealthcare	Yes. Available to employees and their dependents who previously did not elect coverage or waived coverage. The enrollment period will extend from March 23, 2020 through April 6, 2020. Coverage will become effective April 1, 2020. An employee application with a note stating they are enrolling during the COVID-19 Special Enrollment period is required. <b>See Notice of Special COVID-19 Enrollment Opportunity document for eligibility details.</b>
UNUM	Pending carrier response
Western Health Advantage	Pending carrier response

This document is for internal use only and cannot be shared with anyone externally.

Warner Pacific's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to each situation as appropriate.

## Benefit Modification

### Will you allow mid-year plan downgrades (employer and employee) due to financial hardship? If yes, what documentation is required?

Carrier	Carrier Response
Aetna	Pending carrier response
Anthem Blue Cross	Pending carrier response
Blue Shield of California	Pending carrier response
California Dental Network	Pending carrier response
CaliforniaChoice	Pending carrier response
Chinese Community Health Plan	Pending carrier response
Community Care Health	Pending carrier response
Covered California for Small Business	Yes, employees may downgrade. Details to follow
Delta Dental (Allied Administrators)	Pending carrier response
Guardian	Pending carrier response
Health Net	Yes, no documentation will need to be sent to Account Management. All changes will require underwriting approval.
Humana	Yes, we allow employers to quote lesser benefits due to hardship anytime. It will only be for an effective date going forward (no retroactive changes) and must be a true downgrade (not lowering the co-insurance but then add implant coverage when the group didn't currently have implant coverage). REQUIRED: Group Level Change Form and conservation quote. <a href="#">Group Level Change FORM.pdf</a>
Inshore Benefits	Yes, request must come from the Employer or Broker, in writing, requesting the change.
Kaiser Permanente	Pending carrier response
Landmark Healthplan	N/A
Lincoln Financial Group	Pending carrier response
MediExcel Health Plan	Yes, request must come from the Employer or Broker, in writing, requesting the change and requires 30-day advance notification.
MetLife	Pending carrier response
Oscar Health Plan of California	Pending carrier response
Principal Financial Group	Pending carrier response
Sharp Health Plan	Pending carrier response
Sutter Health Plus	Pending carrier response
The Hartford	Pending carrier response
UnitedHealthcare	For insured employers that only offer a single benefit plan, UHC will allow the employer to change the plan mid-year to a leaner plan design to save money, during the next 90 days, and one time only. UHC is not allowing plan changes mid-year for employers with multiple plan designs.
UNUM	Pending carrier response
Western Health Advantage	WHA will be as flexible as possible with enrollment rules such as minimum hours, waiting periods, employer contribution changes, and plan downgrades (for employers and individuals). Please email any requests to <a href="mailto:whasales@westernhealth.com">whasales@westernhealth.com</a> or call 888.499.3198 to discuss changes to enrollment provisions within your policy.

This document is for internal use only and cannot be shared with anyone externally.

Warner Pacific's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to each situation as appropriate.



## Will you allow mid-year employer contribution changes? If yes, what documentation is required?

Carrier	Carrier Response
Aetna	Pending carrier response
Anthem Blue Cross	Pending carrier response
Blue Shield of California	Pending carrier response
California Dental Network	Pending carrier response
CaliforniaChoice	Pending carrier response
Chinese Community Health Plan	Pending carrier response
Community Care Health	Pending carrier response
Covered California for Small Business	Pending carrier response
Delta Dental (Allied Administrators)	Pending carrier response
Guardian	Pending carrier response
Health Net	This is not monitored by Health Net. As long as the employer is contributing the required 50% of the employee premium, there is no need to notify Health Net. Any change that is 5% or more would result in piercing of Grandfathered status.
Humana	Yes, for a future effective date (no retroactive changes). REQUIRED: <a href="#">Group Level Change FORM.pdf</a>
Inshore Benefits	N/A
Kaiser Permanente	Pending carrier response
Landmark Healthplan	Not at this time
Lincoln Financial Group	Pending carrier response
MediExcel Health Plan	Yes, requires 30-day advance notification. Employer contribution must be the minimum 50%
MetLife	Pending carrier response
Oscar Health Plan of California	Pending carrier response
Principal Financial Group	Pending carrier response
Sharp Health Plan	Pending carrier response
Sutter Health Plus	Pending carrier response
The Hartford	Pending carrier response
UnitedHealthcare	This is not monitored by UHC. As long as the employer is contributing the required 50% of the employee premium, there is no need to notify UHC.
UNUM	Pending carrier response
Western Health Advantage	WHA will be as flexible as possible with enrollment rules such as minimum hours, waiting periods, employer contribution changes, and plan downgrades (for employers and individuals). Please email any requests to <a href="mailto:whasales@westernhealth.com">whasales@westernhealth.com</a> or call 888.499.3198 to discuss changes to enrollment provisions within your policy.

This document is for internal use only and cannot be shared with anyone externally.

Warner Pacific's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to each situation as appropriate.

## Will you allow mid-year eligibility changes to offer coverage to part-time employees? If yes, what documentation is required?

Carrier	Carrier Response
Aetna	Pending carrier response
Anthem Blue Cross	Pending carrier response
Blue Shield of California	Pending carrier response
California Dental Network	Pending carrier response
CaliforniaChoice	Pending carrier response
Chinese Community Health Plan	Pending carrier response
Community Care Health	Pending carrier response
Covered California for Small Business	Pending carrier response
Delta Dental (Allied Administrators)	Pending carrier response
Guardian	Pending carrier response
Health Net	Pending carrier response
Humana	Pending carrier response
Inshore Benefits	Yes, request must come from the Employer or Broker, in writing, requesting the change.
Kaiser Permanente	Pending carrier response
Landmark Healthplan	Eligibility will follow group-sponsored medical plan
Lincoln Financial Group	Pending carrier response
MediExcel Health Plan	Pending carrier response
MetLife	Pending carrier response
Oscar Health Plan of California	Pending carrier response
Principal Financial Group	Pending carrier response
Sharp Health Plan	Pending carrier response
Sutter Health Plus	Pending carrier response
The Hartford	Pending carrier response
UnitedHealthcare	Pending carrier response
UNUM	Pending carrier response
Western Health Advantage	WHA will be as flexible as possible with enrollment rules such as minimum hours, waiting periods, employer contribution changes, and plan downgrades (for employers and individuals). Please email any requests to <a href="mailto:whasales@westernhealth.com">whasales@westernhealth.com</a> or call 888.499.3198 to discuss changes to enrollment provisions within your policy.

This document is for internal use only and cannot be shared with anyone externally.

Warner Pacific's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to each situation as appropriate.

# Underwriting

## Are you considering relaxed guidelines at this time?

Carrier	Carrier Response
Aetna	No
Anthem Blue Cross	Pending carrier response
Blue Shield of California	Pending carrier response
California Dental Network	Pending carrier response
CaliforniaChoice	Pending carrier response
Chinese Community Health Plan	Pending carrier response
Community Care Health	Pending carrier response
Covered California for Small Business	Pending carrier response
Delta Dental (Allied Administrators)	Pending carrier response
Guardian	Pending carrier response
Health Net	Pending carrier response
Humana	Pending carrier response
Inshore Benefits	No
Kaiser Permanente	Pending carrier response
Landmark Healthplan	No
Lincoln Financial Group	Pending carrier response
MediExcel Health Plan	Pending carrier response
MetLife	Pending carrier response
Oscar Health Plan of California	Pending carrier response
Principal Financial Group	Pending carrier response
Sharp Health Plan	Pending carrier response
Sutter Health Plus	Pending carrier response
The Hartford	Pending carrier response
UnitedHealthcare	Pending carrier response
UNUM	Pending carrier response
Western Health Advantage	Yes, WHA is prepared to work with employers and their specific needs on a case by case basis.

**This document is for internal use only and cannot be shared with anyone externally.**

Warner Pacific's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to each situation as appropriate.

## Benefits

### Do you intend to waive Teladoc/Telemedicine fees?

Carrier	Carrier Response
Aetna	Yes, \$0 co-payment for the next 90 days (all video visits through the CVS MinuteClinic app, Aetna-covered Teladoc offerings and in-network providers delivering synchronous virtual care (live video-conferencing))
Anthem Blue Cross	Yes, through June 14, 2020 (LiveHealth Online)
Blue Shield of California	Yes, through May 31, 2020 (Teladoc Health)
California Dental Network	N/A
CaliforniaChoice	Based on each individual carrier
Chinese Community Health Plan	Pending carrier response
Community Care Health	Pending carrier response
Covered California for Small Business	Based on each individual carrier
Delta Dental (Allied Administrators)	N/A
Guardian	N/A
Health Net	Teledoc is \$0 co-payment for ACA plans. Health Net is looking at how to expand this to Grandfathered plans, if possible.
Humana	N/A
Inshore Benefits	N/A
Kaiser Permanente	Pending carrier response
Landmark Healthplan	N/A
Lincoln Financial Group	N/A
MediExcel Health Plan	Pending carrier response
MetLife	N/A
Oscar Health Plan of California	Continuing to offer \$0 co-payment visits available through telemedicine PCPs (Doctor on Call)
Principal Financial Group	N/A
Sharp Health Plan	Yes, video and phone visits available through PlushCare
Sutter Health Plus	Video Visits available through My Health Online (video visit with the next available clinician; NP or PA) and Virtual Visits, or Tera-Practice (member would select this particular provider as their PCP (only available in Palo Alto Medical Foundation) are available. It should be the same cost as their office visit.
The Hartford	N/A
UnitedHealthcare	Yes, for the next 90 days
UNUM	N/A
Western Health Advantage	Virtual visit capabilities are determined by each medical group within the WHA network. Currently, if a medical group offers virtual visits, it should be the same cost as the office visit.

**This document is for internal use only and cannot be shared with anyone externally.**

Warner Pacific's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to each situation as appropriate.