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Premium (Billing)	Will you offer any type of grace period, payment leniency or delayed payment to employers?
 Aetna	Yes, Aetna will work with Plan Sponsors to extend grace period for the months of March, April and May of this year. Clients should contact the Aetna Answer Team (800-343-6101) to discuss an individualized approach. This is available through May 31, 2020.
 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 or submit a payment arrangement request detailing when they can pay and how much they can pay to the Blue Shield Billing Team (smallgroupbilling@blueshieldca.com (mailto:smallgroupbilling@blueshieldca.com)).
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	No
 Health Net	In discussion. Health Net will take credit card payments now over the phone the last week of the group's grace period.
 Kaiser Permanente	Yes, grace period allowed will be 60 days. Any billing questions, the client should contact the Kaiser Billing Team (800-790-4661).
 Sutter Health Plus	If you anticipate having issues with being able to remit your premiums, please contact Sutter's Billing Department at shpbilling@sutterhealth.org (mailto:shpbilling@sutterhealth.org).
 UnitedHealthcare	Reviewed on a case-by-case basis. Clients should contact the UHC Billing Department (800-591-9911) for further assistance.
 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 retroactive employee terminations for any reason related to COVID-19 (i.e. grace period extended but after that grace period the employer must terminate employees. Can they terminate those employees retroactively to the beginning of the grace period)?	
 Aetna	Current policy of 60 days retroactive allowance applies.
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	Pending carrier response
 Health Net	Pending carrier response
 Kaiser Permanente	Pending carrier response
 Sutter Health Plus	Current policy of 90 day retroactive allowance applies.
 UnitedHealthcare	Pending carrier response
 Western Health Advantage	WHA will allow retroactive terminations in response to COVID-19 for current month plus two months back.
Will you allow in-force business to pay their monthly premium with a credit card?	
 Aetna	No
 Anthem Blue Cross	No
 Blue Shield of California	No
 CaliforniaChoice	No

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Will you allow in-force business to pay their monthly premium with a credit card?	
 Covered CA for Small Business	No
 Health Net	Yes, they can pay before termination within their last week of their grace period (currently 30-day grace period).
 Kaiser Permanente	No
 Sutter Health Plus	No
 UnitedHealthcare	No
 Western Health Advantage	Yes, only if their monthly premium is under \$20k.
Are you considering any subsidy (cost-sharing) with employers?	
 Aetna	No
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	Pending carrier response
 Health Net	Pending carrier response
 Kaiser Permanente	Pending carrier response
 Sutter Health Plus	No
 UnitedHealthcare	No
 Western Health Advantage	No
Eligibility	
 Aetna	Yes, as long as (1) the reduction in hours/lay off is a temporary measure resulting from the COVID-19 pandemic (2) employer continues to pay their monthly premium and (3) employer does not terminate the employee(s). This is available to customers until July 31, 2020.
 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	Yes, as long as the monthly premium payment is received. Available through June 30, 2020.
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	Employer discretion
 Health Net	Pending carrier response
 Kaiser Permanente	Yes, as long as the monthly premium payment is received.
 Sutter Health Plus	Employer discretion
 UnitedHealthcare	Yes, as long as the monthly premium payment is received. This is available through May 31, 2020.
 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 whasales@westernhealth.com (mailto:whasales@westernhealth.com) or call 888.499.3198 to discuss changes to enrollment provisions within your policy.

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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?	
 Aetna	Yes, as long as (1) the reduction in hours/lay off is a temporary measure resulting from the COVID-19 pandemic (2) employer continues to pay their monthly premium and (3) employer does not terminate the employee(s). This is available to customers until July 31, 2020.
 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	Yes, as long as the monthly premium payment is received. Available through June 30, 2020.
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	Employer discretion
 Health Net	Employer discretion (must be documented in their own internal employer guide).
 Kaiser Permanente	Yes, as long as the monthly premium payment is received.
 Sutter Health Plus	Employer discretion
 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.
 Western Health Advantage	Yes, as long as the monthly premium payment is received. Alternatively, employers have the option to continue to pay premium for terminated employees who elect to enroll in COBRA. Employers can set a specific amount of time they are committing to pay the premium.
In regards to COBRA/Cal-COBRA, how does this impact OE 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)?	
 Aetna	Standard process applies.
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 CaliforniaChoice	Standard process applies.
 Covered CA for Small Business	Standard process applies.
 Health Net	Standard process applies.
 Kaiser Permanente	Pending carrier response
 Sutter Health Plus	Pending carrier response
 UnitedHealthcare	Standard process applies.
 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.
If employees are laid off and later rehired, will you waive the new hire/rehire waiting period?	
 Aetna	Yes, through July 31, 2020, Aetna is prepared to support changes to the waiting period rules. Any change in waiting period rules that extends into the next plan year will be considered in the renewal.
 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.
 CaliforniaChoice	If rehired within 6 months of term date, CaliforniaChoice will waive the waiting period at the employer's request.





























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If employees are laid off and later rehired, will you waive the new hire/rehire waiting period?	
 Covered CA for Small Business	Employer discretion
 Health Net	Currently waived if re-hired within 30 days. Health Net is in active discussion on if this can be extended.
 Kaiser Permanente	Kaiser Permanente will allow the group to define the waiting period when the employee returns to work, with no minimum, but no greater than 90 days.
 Sutter Health Plus	SHP does not monitor new hire/rehire waiting periods, therefore, this is employer discretion.
 UnitedHealthcare	Yes
 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).
Will you allow employers to waive their new hire waiting period so employees can access their health insurance quicker?	
 Aetna	No
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	Employer discretion
 Health Net	Pending carrier response
 Kaiser Permanente	Pending carrier response
 Sutter Health Plus	SHP does not monitor new hire/rehire waiting periods, therefore, this is employer discretion.
 UnitedHealthcare	No
 Western Health Advantage	Employer discretion
Would this type of layoff be considered a qualifying event to enroll on individual?	
 Aetna	Yes
 Anthem Blue Cross	Yes
 Blue Shield of California	Yes
 CaliforniaChoice	Yes
 Covered CA for Small Business	Yes
 Health Net	Yes
 Kaiser Permanente	Yes
 Sutter Health Plus	Yes
 UnitedHealthcare	Yes
 Western Health Advantage	Yes
If an employer closes their business can the company continue to pay premiums for enrolled members until they are able to re-open?	
 Aetna	Yes, as long as (1) the reduction in hours/lay off is a temporary measure resulting from the COVID-19 pandemic (2) employer continues to pay their monthly premium and (3) employer does not terminate the employee(s). This is available to customers until July 31, 2020.

















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If an employer closes their business can the company continue to pay premiums for enrolled members until they are able to re-open?	
 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
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	Pending carrier response
 Health Net	Pending carrier response
 Kaiser Permanente	Pending carrier response
 Sutter Health Plus	Yes
 UnitedHealthcare	Yes, as long as the monthly premium payment is received. This is effective through May 31, 2020.
 Western Health Advantage	Reviewed on a case-by-case basis. Clients should contact the WHA Sales Department.
If employees are left on an employer approved furlough longer than federal guidelines impose, will those employees need to be cancelled and offered COBRA?	
 Aetna	Employer discretion
 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).
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	Employer discretion
 Health Net	Pending carrier response
 Kaiser Permanente	Pending carrier response
 Sutter Health Plus	Employer discretion
 UnitedHealthcare	Pending carrier response
 Western Health Advantage	It is anticipated these relaxed requirements are temporary; normal contract provisions will be expected to resume which may be at the discretion of WHA and furloughed employees would need to move to COBRA.
If an employer is unable to pay their premiums after the allotted grace period, would they be terminated and if so would the term date retroactive or with a future termination date?	
 Aetna	Yes, with a future effective date.
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	Pending carrier response
 Health Net	Pending carrier response
 Kaiser Permanente	Kaiser will not terminate the groups for late payment during April.
 Sutter Health Plus	Current guidelines apply.
 UnitedHealthcare	Pending carrier response

























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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?	
 Western Health Advantage	The account will be terminated back to when their true grace period ended. This allows WHA to follow established termination guidelines while providing employers with an extended grace period.
Will you be offering a Special Enrollment Period for those employees who previously waived coverage?	
 Aetna	Not at this time.
 Anthem Blue Cross	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 3, 2020. Coverage will become effective April 1, 2020. An employee application/change form is required (indicate SEP COVID-19 enrollment at the top).
 Blue Shield of California	Yes. Available to employees and their dependents who previously did not elect coverage or waived coverage. The enrollment period is through June 30, 2020. Coverage will become effective (1) First of the month in the month enrollment is received; or (2) First of the month following the date enrollment is received. Please indicate your preferred effective date on the enrollment form. Submit an enrollment form or Subscriber Change Request form, with the "Other qualifying event (specify)" box checked and indicating "COVID" as the qualifying event.
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	Yes. Available to employees and their dependents who previously waived coverage. Available through June 30, 2020. Effective date will be first of the month following receipt of the request.
 Health Net	Pending carrier response
 Kaiser Permanente	Yes. Available to employees and their dependents who previously waived coverage. The enrollment period is through April 3, 2020. Coverage will become effective April 1, 2020. Applications received between 4/4 and 4/15 can receive a May 1, 2020 effective date, if the employer agrees. An employee application form is required. Other restrictions apply, see Kaiser COVID-19 FAQ (https://www.warnerpacific.com/ca/carrier411/logo-(1)/kaiser-covid-19_faq_for_business_customers-small_a.pdf) for details.
 Sutter Health Plus	Not at this time.
 UnitedHealthcare	Yes. Available to employees and their dependents who previously did not elect coverage or waived coverage. The enrollment period is from March 23, 2020 through April 6, 2020. Coverage will become effective April 1, 2020. UHC will also allow employees to make plan changes during this time. An employee application with a note stating they are enrolling during the COVID-19 Special Enrollment period is required. See Notice of Special COVID-19 Enrollment Opportunity document for eligibility details. covid-notice-of-special-enrollment-english (https://www.warnerpacific.com/ca/carrier411/logo-(1)/covid-notice-of-special-enrollment-english.pdf) covid-notice-of-special-enrollment-spanish (https://www.warnerpacific.com/ca/carrier411/logo-(1)/covid-notice-of-special-enrollment-spanish-(1).pdf)
 Western Health Advantage	Yes, to employees and dependents who previously waived coverage, WHA will allow a one-time open enrollment date off renewal. The coverage must be offered to all waivers on a specified effective date in a uniform, non-discriminatory basis.
If W-2 employees have to be converted to 1099 due to COVID-19, will you allow them to remain insured?	
 Aetna	No
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	Pending carrier response



























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If W-2 employees have to be converted to 1099 due to COVID-19, will you allow them to remain insured?	
 Health Net	Pending carrier response
 Kaiser Permanente	Pending carrier response
 Sutter Health Plus	Employer discretion
 UnitedHealthcare	No
 Western Health Advantage	No
Benefit Modification	
Will you allow mid-year plan downgrades (employer and employee) due to financial hardship? If yes, what documentation is required?	
 Aetna	Yes, Aetna will allow prospective plan changes, such as benefit buy downs, provided that the group maintains the same renewal date. This is available until July 31, 2020.
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Yes, Blue Shield will allow a one-time buy-down plan change off-cycle for employers and employees.
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	No
 Health Net	Yes, no documentation will need to be sent to Account Management. All changes will require underwriting approval.
 Kaiser Permanente	Yes, plan changes must be made by a 5/1/2020 effective date. Other restrictions apply, see Kaiser COVID-19_FAQ (https://www.warnerpacific.com/ca/carrier411/logo-(1)/kpcacovid-19-faq-for-business-customers_rec3-(1).pdf) for details.
 Sutter Health Plus	Reviewed on a case-by-case basis. Early renewal requests will also be considered. Employer should contact their Sutter Health Plus Account Manager.
 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.
 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 whasales@westernhealth.com (mailto:whasales@westernhealth.com) or call 888.499.3198 to discuss changes to enrollment provisions within your policy.
Will you allow mid-year employer contribution changes? If yes, what documentation is required?	
 Aetna	This is not monitored by Aetna. As long as the minimum contribution requirement is met it is employer discretion.
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	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.
 Kaiser Permanente	Pending carrier response
 Sutter Health Plus	Reviewed on a case-by-case basis. Minimum contribution requirements must be met. Employer should contact their Sutter Health Plus Account Manager.
 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.






























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Will you allow mid-year employer contribution changes? If yes, what documentation is required?	
 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 whasales@westernhealth.com (mailto:whasales@westernhealth.com) or call 888.499.3198 to discuss changes to enrollment provisions within your policy.
Will you allow mid-year eligibility changes to offer coverage to part-time employees? If yes, what documentation is required?	
 Aetna	No
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	Pending carrier response
 Health Net	Pending carrier response
 Kaiser Permanente	Pending carrier response
 Sutter Health Plus	Employer discretion
 UnitedHealthcare	Yes, through May 31, 2020, UHC will allow a group to cover their reduced hour employees, as long as they continue to pay the monthly premium payment.
 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 whasales@westernhealth.com (mailto:whasales@westernhealth.com) or call 888.499.3198 to discuss changes to enrollment provisions within your policy.
Underwriting	
Are you considering relaxed guidelines at this time?	
 Aetna	No
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	Pending carrier response
 Health Net	Pending carrier response
 Kaiser Permanente	No
 Sutter Health Plus	No
 UnitedHealthcare	No
 Western Health Advantage	Yes, WHA is prepared to work with employers and their specific needs on a case by case basis.
Will you allow a group to re-enroll outside of your normal guidelines (i.e. waiting 12 months for voluntary termination), if they have to temporarily shut their doors and terminate their coverage?	
 Aetna	The group would have reapply for coverage and start a new policy.
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	Pending carrier response





























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Will you allow a group to re-enroll outside of your normal guidelines (i.e. waiting 12 months for voluntary termination), if they have to temporarily shut their doors and terminate their coverage?	
 Health Net	Pending carrier response
 Kaiser Permanente	Pending carrier response
 Sutter Health Plus	Pending carrier response
 UnitedHealthcare	A group can reapply anytime as long as they don't have any past due premium owed.
 Western Health Advantage	A group can reapply within 6 months of their termination date.
Will you allow a group to re-enroll without completing all new paperwork, if they have to temporarily shut their doors and terminate their coverage?	
 Aetna	No, standard enrollment policy applies.
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	Pending carrier response
 Health Net	Pending carrier response
 Kaiser Permanente	Pending carrier response
 Sutter Health Plus	Pending carrier response
 UnitedHealthcare	No, standard enrollment policy applies.
 Western Health Advantage	Standard enrollment policy applies except, if they reapply within 6 months, WHA will not require a DE9C.
Benefits	Do you intend to cover the cost of COVID-19 testing and/or treatment?
 Aetna	Pending carrier response
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	Pending carrier response
 Health Net	All member cost-share requirements (copayment, coinsurance and/or deductible amounts) related to the screening and testing for COVID-19 will be waived across all products.
 Kaiser Permanente	Pending carrier response
 Sutter Health Plus	Pending carrier response
 UnitedHealthcare	Pending carrier response
 Western Health Advantage	Pending carrier response
Do you intend to waive Teladoc/Telemedicine fees?	
 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, as of March 17, 2020 and until further notice (LiveHealth Online).
 Blue Shield of California	Yes, through May 31, 2020 (Teladoc Health).
 CaliforniaChoice	Based on each individual carrier.









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Do you intend to waive Teladoc/Telemedicine fees?	
 Covered CA for Small Business	Based on each individual carrier.
 Health Net	Telemed is \$0 co-payment for ACA plans. Health Net is looking at how to expand this to Grandfathered plans, if possible.
 Kaiser Permanente	Plan co-pays apply.
 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
 UnitedHealthcare	Yes, through June 18, 2020.
 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.
Miscellaneous	
Will you allow e-signatures for new business and in-force business?	
 Aetna	Case-by-case basis. Clients should discuss with their Aetna Account Client Manager.
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Yes
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	Pending carrier response
 Health Net	Pending carrier response
 Kaiser Permanente	Yes, Kaiser can accept all forms of electronic signatures, including DocuSign, other verified signatures, or typed signatures sent via email. Note: Due to the current COVID-19 pandemic, Kaiser is accepting any electronically completed signatures, including font signatures.
 Sutter Health Plus	Reviewed on a case-by-case basis.
 UnitedHealthcare	Yes, provided it is a true e-signature, not just a font change.
 Western Health Advantage	Yes, DocuSign or other e-signing programs.
Will you allow a group's open enrollment to be extended (i.e. 3/1 anniversary date, extend to 4/30)?	
 Aetna	No
 Anthem Blue Cross	Pending carrier response
 Blue Shield of California	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	Pending carrier response
 Health Net	Pending carrier response
 Kaiser Permanente	Yes, Kaiser Permanente will allow a delayed open enrollment when it was not offered prior to the contract effective date and is offered to all eligible employees and all carriers are offered.
 Sutter Health Plus	No
 UnitedHealthcare	No
 Western Health Advantage	Yes
Will you be offering a rate and/or benefit pass for Q2 2020 renewals?	
 Aetna	No
 Anthem Blue Cross	Pending carrier response

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Will you be offering a rate and/or benefit pass for Q2 2020 renewals?	
 Blue Shield of California	Pending carrier response
 CaliforniaChoice	Pending carrier response
 Covered CA for Small Business	Pending carrier response
 Health Net	Pending carrier response
 Kaiser Permanente	Pending carrier response
 Sutter Health Plus	No
 UnitedHealthcare	No
 Western Health Advantage	No

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