

# COVID-19

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## Frequently Asked Questions

March 23, 2020

## ASO: Business disruption and stop loss support

Please refer to other sections for additional information.

### What should a self-funded employer consider relative to stop loss risk, plan documents, cost projections or other implications concerning COVID-19?

Self-funded clients are considered the plan fiduciary. As such, they are the final authority on plan design provisions and should consult with their professional advisors.

### Will UnitedHealthcare Insurance Company (UHIC) and UHIC-BP stop loss policies follow the underlying plan document to determine eligible, or not covered, stop loss insurance claims?

Plans that automatically include coverage for services covered based on the Federal legislation (e.g., Family First Coronavirus Response Act) and follow either UnitedHealthcare's recommended-standard option or Alternative Option 1 will automatically have eligible claims considered eligible charges under our stop loss policy. However, we will not automatically include stop loss insurance coverage for plans electing benefits above those two options.

Eligibility guidelines under our stop loss policy will follow the underlying plan design eligibility guidelines. This includes Leave of Absence, Temporary Layoffs, Active at Work Provisions and COBRA. Our stop loss will also accommodate the Plan's waiver of rehire waiting periods should the Plan choose to change its eligibility rules to do so. The one exception to this provision is that we will NOT agree to coverage for newly enrolled individuals due to any "Special Open Enrollments".

### If a client reduces the hours of part of their workforce in response to the COVID-19 National Emergency, can a self-funded company continue to cover those employees?

Yes. If UnitedHealthcare is your stop loss carrier, as long as you continue to pay administrative fees and claims costs, along with your stop loss premium, you may continue to cover reduced-hour employees even though they are not actively at work during the emergency. Please note that you must administer the plan on a uniform, nondiscriminatory basis. You may not choose only certain people for whom you continue to pay claims.

All clients with a third party stop loss carrier are responsible for confirming with their stop loss insurer\* that their stop loss coverage aligns with their plan coverage decision as well as any questions about covering reduced hour employees who are not actively at work for some period.

Although we are communicating our intentions with Optum Stop Loss, **we still require client's to confirm their stop loss coverage direct with Optum Stop Loss.**

### What about continuation coverage for self-funded plans?

If your group is subject to COBRA, as long as one person remains actively employed, terminated employees may elect to continue coverage under COBRA under the normal notice and election procedure. If UnitedHealthcare is not your stop loss carrier, be sure to check with your stop loss carrier about any rules it may have regarding minimum enrollment of active employees for stop loss

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coverage. If the plan has no active employees, the plan is terminated and COBRA is not an option. In that case, employees would have a special enrollment period to enroll in individual coverage. You may contact Health Market (800) 827-9990 or <https://www.healthmarkets.com> for individual market coverage options.

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### **What is the process for a self-funded client on UNET declines to cover the test and test-related expenses at no cost share?**

Based on federal legislation passed on March 18, all plans are required to cover these services.

### **How will your stop loss handle timely filing for stop loss claims?**

UHIC and UHIC-BP will ensure coverage for any eligible stop loss claims if the underlying plan covers the claims. Note – please refer clients with third party stop loss to their stop loss insurer for response.

### **Are you offering fee holidays?**

No, we are not waiving administrative fees nor stop loss premium. Our contracts include standard provisions for late payment.

### **Are furloughed employees eligible for fully insured plans?**

Employees remain eligible for coverage if they remain an active employee during periods of temporary layoffs and/or reduction in hours. UnitedHealthcare is reliant on employers to notify us of employment status of their employees. If the employer chooses to pay for their coverage, then you would not notify us of a coverage change and furloughed employees would remain on the plan.

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