

Carrier Administrative Accommodations in Response to Employment Changes As Result of Corona Virus*

Carrier	Last Reviewed	Website Source	Extended Coverage During Period of Reduced Hours, Furlough or Layoffs	Extension of Coverage to Dependents Turning Age 26	Rerate due to Significant Change in Enrollment?	Waiver of rehire waiting period?	Special Open Enrollment Period	Termination of employee due to inability to pay	Off-Anniversary Change to Benefits
Aetna AFA	3/27/2020		Yes, through July 31, 2020 for temporary layoffs		Aetna will not modify rates due to temporary changes in enrollment due to Covid-19	Yes, permanent changes (extending into next plan year) to rehire waiting period rules should be reported to Aetna		Aetna will allow employee terminations without a qualifying event up until June 30, 2020	Through July 31, 2020 employers that can't afford their current plan may make prospective plan changes
Capital BlueCross	3/27/2020	https://capbluecross.my.salesforce.com/sfc/p/#i0000000HFcf/a/3q000000J8ru/tbY4qgFqwF16lcCfBVhfc4Jxp3cX7g3DEFKwmPRTP!	Yes, Capital BlueCross is temporarily waiving their normal work requirement rules for existing groups.	Yes, if a group requests it coverage can be extended to May 31, 2020	CBC will not adjust rates for groups whose enrollment changes as a result of COVID-19				
Geisinger	3/27/2020		Yes, through June 30, 2020		Through June 30, 2020 Geisinger will not adjust rates as result of change in enrollment due to COVID-19	Yes, note "recalled from layoff" on enrollment change application and rehire waiting period can be waived.			
Highmark Blue Shield	3/27/2020	https://capbluecross.my.salesforce.com/sfc/p/#i0000000HFcf/a/3q000000J8ru/tbY4qgFqwF16lcCfBVhfc4Jxp3cX7g3DEFKwmPRTP!	Yes, "active at work" eligibility requirements are waived through June 1, 2020		Highmark will not re-rate policies for reductions in enrollment through June 30, 2020	Yes, Highmark will waive the rehire waiting period for employees laid off prior to June 30, 2020 who return to work prior to June 30, 2021			
UnitedHealthcare**	3/27/2020	https://www.uhc.com/employer/faq-employer	Yes, "active at work" eligibility requirements are waived through May 31, 2020		UnitedHealthCare is not changing premium rates off renewal for small businesses	Yes for any employee losing employment due to COVID-19	Yes, from March 23rd to April 6th for April 1st effective date.		
UPMC	3/27/2020	Distributed by email	Yes, through July 31, 2020.	Yes, dependents turning 26 in April or May can be extended for additional two month period.	UPMC will not rerate groups with significant enrollment change through July 31, 2020				

*Extension of coverage to typically ineligible people requires payments of premiums and requires equitability across all similarly situated employees.

**These exceptions apply to fully insured groups. If you are insured by UHC under an ASO or level funded plan please contact BCF Group for guidance or visit https://www.uhc.com/content/dam/uhc.com/en/B2B-Newsletters/b2b-pdf/covid-19/faqs-aso_business_disruption_support.pdf

While we go to great lengths to ensure the accuracy and timeliness of the information provided, please consult the independent carrier websites for the most up to date information

Carrier Expanded Benefits in Response to Corona Virus (Fully Insured and Level Funded Groups*)

Carrier	Last Reviewed	Website Source	Medically Necessary Corona Virus Diagnostic Testing	Telehealth**	Prescription Information	Prior Authorizations	Crisis Support
Aetna	3/27/2020	https://www.aetna.com/individuals-families/member-rights-resources/covid19.html	No cost sharing under CDC guidelines	No cost sharing through 6/4/2020	Home delivery charges waived, early refills may be allowed		Free crisis support to eligible members. No cost sharing for telehealth services also applies to Behavioral Health.
Capital BlueCross	3/27/2020	https://www.capbluecross.com/wps/portal/cap/home/explore/resource/coronavirus/	No cost sharing under CDC guidelines	No cost sharing through 4/15/2020 for plans offering telehealth services.	Waiving early refill limits	Waiving Prior Authorizations for certain services for members diagnosed with COVID-19	
Geisinger	3/27/2020	https://www.geisinger.org/health-plan/healthy-living-blog/2020/03/09/20/18/geisinger-health-plan-to-cover-costs-of-coronavirus-testing	No cost sharing under CDC guidelines	No cost sharing through 6/15/2020 for all Geisinger members	Relaxed refill quantities. Relaxed restrictions on home delivery of prescriptions.	Prior authorization will not be a barrier for any COVID-19 related testing or treatment.	
Highmark Blue Shield	3/27/2020	https://www.highmark.com/hmk2/newsroom/2020/pr03062020CoronavirusCoverage.shtml	No cost sharing under CDC guidelines	No cost sharing through 6/4/2020 for plans offering telehealth services.			
UnitedHealthcare	3/27/2020	https://www.uhc.com/health-and-wellness/health-topics/covid-19	No cost sharing under CDC guidelines	No cost sharing through 6/18/2020 for plans offering telehealth services.	Early prescription refill		Free emotional support hotline
UPMC	3/27/2020	https://www.upmchealthplan.com/covid-19/	No cost sharing under CDC guidelines	No cost sharing through 6/15/2020 for all UPMC members	Early prescription refill through 6/15/2020		

*In some cases you must see an approved provider to receive additional benefits under these plans. Call the member services number on your ID card to verify all benefits. These are extended benefits for a limited time. Verify

**Call your insurance carrier to verify the availability of telehealth services under your plan.

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