

# Medical Carrier COVID-19 FAQs

	Aetna	Anthem	CalChoice	CCSB	Health Net	Kaiser	UHC
<b>Updating New Business Deadlines?</b>	Yes, starting 4/1/20, deadlines are: <ul style="list-style-type: none"> <li>• 5th of the month for 1st of the month eff. date</li> <li>• 20th of the month for 15th of the month eff. date</li> </ul>	Yes: <ul style="list-style-type: none"> <li>• 8/1 &amp; 8/15 due by 12 PM on 8/28</li> <li>• 9/1 &amp; 9/15 due by 12 PM on 9/29</li> <li>• 10/1 &amp; 10/15 due by 12 PM on 10/29</li> <li>• 11/1 &amp; 11/15 due by 12 PM on 11/25</li> <li>• 12/1 &amp; 12/15 due by 12 PM on 12/30</li> </ul>	Yes, extending deadlines each month. See our New Business Deadlines document for current deadlines.	Yes, extending deadlines to the 15th of the month.	Yes, will be flexible with ER documentation through 12/31/20.	Yes, for 4/1, group paperwork is due by 4/5 but enrollment forms and other supporting documentation can be submitted by 4/15.	No, but flexible. Contact your B&P Sales Rep
<b>Offering Leniency on Payment Deadlines?</b>	60-day grace period.	Case-by-case basis.	Case-by-case basis.	60-day grace period for April and May. CCSB is also allowing groups to defer up to 75% of April and May premiums. See their <a href="#">news release</a> for more info.	No.	60-day grace period.	Case-by-case basis.
<b>Online Payments Allowed?</b>	<a href="http://www.aetna.com/pspreregister">http://www.aetna.com/pspreregister</a>	<a href="https://employer.anthem.com/eea/public/registration">https://employer.anthem.com/eea/public/registration</a>	<a href="https://www.calchoice.com/">https://www.calchoice.com/</a>	<a href="https://myccsb.com/er/login">https://myccsb.com/er/login</a>	<a href="https://www.healthnet.com/">https://www.healthnet.com/</a>	<a href="https://account.kp.org/">https://account.kp.org/</a>	<a href="https://www.employereservices.com/">https://www.employereservices.com/</a>
<b>Flexible Eligibility for EEs with Reduced Hours or Furloughed EEs?</b>	Yes, through 12/31/20.	Yes, through 12/31/20.	Yes.	Yes, up to the ER.	Yes, through 12/31/20.	Yes.	Yes.
<b>Offering Special Enrollment Period for EEs and Dependents Who Previously Waived Coverage?</b>	Yes, from 4/6-4/17/20, enrollee can choose a 4/1/20 or 5/1/20 eff. date.	Yes, SEP will end 8/1/20 and does not apply to Life and Disability plans.	Yes, through 4/10/20 for a 4/1/20 eff. date.	Yes, through 6/30/20 (eff. 1st of following month).	Yes, through 4/20/20 for a 4/1/20 eff. date.	Yes, through 4/3/20 for a 4/1/20. Applications received 4/4-4/15 will be for a 5/1/20 eff. date.	Yes, from 3/23-4/13/20 for a 4/1/20 eff. date (may require payroll for EE).  Dental and vision special enrollment from 5/18-5/29/20 for a 6/1/20 eff. date.
<b>Waiving Waiting Period for Rehires?</b>	Yes, through 12/31/20.	Yes, through 12/31/20.	Yes, will allow the group to define the waiting period.	Yes.	Yes, through 12/31/20.	Yes, will allow the group to define the waiting period up to 90 days maximum.	Yes.
<b>Allowing Downgrades Off Anniversary?</b>	Yes, through 7/31/20.	Yes, must be made by a 12/1/20 eff. date. Contact your B&P Sales Rep for details.	Yes, EEs can downgrade to a lower cost plan with the same carrier.	No.	Yes, if HMO to HMO or PPO to PPO. Contact your B&P Sales Rep for details.	Yes, contact your B&P Sales Rep for details.	Yes, through 5/31/20.
<b>Reinstatements</b>	Pending.	Pending.	Pending.	Pending.	Pending.	Pending.	Pending.
<b>Waiving Member Share Beyond Testing?</b>	Yes, Aetna will cover inpatient costs through 12/31/20.	Yes, Anthem will cover in-network costs through 12/31/20.	Yes, all CalChoice carriers are waiving the cost for treatment (dates vary).	Yes, all CCSB carriers are waiving the cost for treatment (dates vary).	Yes.	Yes, Kaiser will cover the member treatment costs through 12/31/20.	Yes, UHC will cover member share costs to 10/22/20. See <a href="#">UHC's webpage</a> .
<b>FAQ Link</b>	<a href="#">Small Group FAQs</a>	<a href="#">FAQs</a>	<a href="#">FAQs</a>	n/a	<a href="#">FAQs</a>	<a href="#">FAQs</a>	<a href="#">FAQs</a>

# Ancillary Carrier COVID-19 FAQs

	ChoiceBuilder	Delta Dental	Guardian	MetLife	Principal	VSP
<b>Updating New Business Deadlines?</b>	Yes, extending deadlines each month. See our New Business Deadlines document for current deadlines.	No.	Will accept paperwork for a 4/1 effective date up to 4/15. They will need a planholder letter stating there are no pending claims for Life and STD/LTD policies. Rates are good through 6/1 if a group wants to push the effective date.	No, but flexible. Contact your B&P Sales Rep.	No.	No.
<b>Offering Leniency on Payment Deadlines?</b>	Case-by-case basis.	60-day grace period.	60-day grace period. Claims will be paid once premium is paid.	60-day grace period. Groups with longer grace periods will retain them.	60-day grace period.	60-day grace period.
<b>Online Payments Allowed?</b>	No.	<a href="https://se-cure.alliedadministrators.com/#/">https://se-cure.alliedadministrators.com/#/</a>	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>	<a href="https://portal.metlink.com/MetLinkPortal/jsp/index.jsp#">https://portal.metlink.com/MetLinkPortal/jsp/index.jsp#</a>	<a href="http://www.principal.com">www.principal.com</a>	<a href="https://www.vsp.com">https://www.vsp.com</a>
<b>Offering Renewal Rate Pass?</b>	No.	Yes, rate pass for 8/1/20-7/31/21 renewals.	Yes, rate pass for 5/1-8/31/20 renewals.	Yes, rate pass for 6/1/20-3/31/21 renewals.	Yes, rate pass for 5/1-10/15/20 renewals.	Yes, rate pass for 8/1/20-3/1/21 renewals.
<b>Flexible Eligibility for EEs with Reduced Hours or Furloughed EEs?</b>	Yes.	Yes.	Yes, until 6/30/20 for all lines of coverage except LTD.	Yes, for 12 months after date of furlough, salary reduction, or lay off for group life, dental, AD&D, vision, accident & health and legal coverage.  Yes, for 60 days after date of furlough, salary reduction, or lay off between 3/1-6/30/29 for group disability.	Yes, through 6/30/20, EEs may continue coverage for 90 days from the start date of the reduced hours, furlough or layoff.	Yes, up to the ER.
<b>Offering Special Enrollment Period for EEs and Dependents Who Previously Waived Coverage?</b>	Yes, through 4/10/20 for a 4/1/20 eff. date.	No.	No.	No.	No.	No.
<b>Waiving Waiting Period for Rehires?</b>	Yes, up to the ER.	Yes, if rehired within 6 months.	Waiting periods are determined by the planholder and can be waived when an employee returns.	Yes, if rehired within 6 months.	Yes, if rehired within 6 months.	Yes, up to the ER.
<b>Allowing Downgrades off Anniversary?</b>	Yes, EEs can downgrade to a lower cost plan with the same carrier.	Pending.	Pending.	Case-by-case basis.	Yes, Principal Account Executive can assist with process.	Yes, VSP Client Manager can assist with process.
<b>Reinstatements</b>	Pending.	Pending.	Pending.	Pending.	Pending.	Pending.
<b>FAQ Link</b>	<a href="#">FAQs</a>	n/a	<a href="#">FAQs</a>	<a href="#">FAQs</a>	<a href="#">FAQs</a>	n/a