

Hello Employer Groups,

This is a very difficult time we are in and we know you are facing difficult decisions when it comes to your employees and businesses. Over the last few days, I have received many questions from employers asking about health insurance options when employees have reduced hours or are getting laid off work.

As we continue to get many questions from you, we want to be sure we are keeping you aware of any details we have in relation to COVID-19. Please be sure you are utilizing this link for **COVID-19 FAQs**(this will be continually updated) – <https://www.regence.com/member/health-lifestyle/coronavirus-covid-19>

Questions on Delayed, Short-Pay, or Non-Payment of Premiums –

- It is a very scary time for all businesses. At this time there is no Federal or State support for Health Insurance premium payments.
- At this time, we are continuing our current payment policies but please remember, every group with Regence does have a 30 day grace period. If there is a change to this timeline I will be sure to let you know.

Group Eligibility and Options

- A group plan can remain active with only 1 person enrolled, that may be the owner (as long as they are meeting eligibility requirements). Upon renewal a group must have a Common Law employee enrolled to be offered a renewal.

Reduction in Hours:

If an employee has reduced hours you can offer COBRA or State Continuation to give them the chance to continue their benefits, they will need to complete our standard enrollment form and you will need to send it to our Membership team at Regence_Membership@regence.com.

Lay-off:

- If an employee has been laid off you can offer COBRA or State Continuation to give them the chance to continue their benefits, they will need to complete our standard enrollment form and you will need to send it to our Membership team at Regence_Membership@regence.com.
- **OR** – you may use the below **optional** Leave of Absence policy:
Leave of Absence - As part of our Contract, Members/Groups have a built in “Leave of Absence” policy (outside of FMLA) which allows for “Active” coverage to extend up to three months as long as premiums are paid through the group. **This is an optional program** and up to you to administer if you wish. If offered, it needs to be extended to *all eligible employees*. Employers can utilize the standard 90 day leave of absence at their own discretion but must treat all employees the same. If it is within this time frame, members do not need to be removed from coverage. **If an employee is laid off and rehired, if they are rehired within 9 months they do not need to serve the probationary period and their effective date will be first of the month following the date of rehire.**

Attached is our **Group Administrators Guide** with details around our rehire, and administrative procedures.

At this point we are unable to adjust our contracts mid-year to amend eligibility - hours required for coverage, probationary period, plan design changes, etc.

Our membership team can assist groups with any questions in relation to premiums, and enrollment options Regence_Membership@Regence.com

Regence are prepared to assist through this difficult time and are working with many facets of healthcare, and government to take the best action we can for our members.

Take Care and stay well.