

## General/Administrative

**1. Will ChoiceBuilder allow employees who are currently furloughed, not working, or whose hours have been reduced below 30 hours per week to keep their insurance?**

As long as the group and employees are current on their monthly payments, ChoiceBuilder will allow employees that would otherwise have lost eligibility to remain on the plan. COBRA is available to employees where there is an active employer policy.

**2. Are customers able to continue employee ancillary benefits if the entire workforce is laid off in response to the COVID-19 crisis?**

As long as the group and employee are current on their monthly payments, ChoiceBuilder will allow employees that would otherwise have lost eligibility to remain on the plan. COBRA is available to employees where there is an active employer policy.

**3. If an employer wants to reduce their contribution mid-year to save money will you allow it?**

Employers may make a one-time, "mid-plan year" change to their contribution or plan to reduce their premiums and maintain coverage for the balance of the contract year. Employees may also make a one-time "mid-plan year" change to downgrade from the current plan they are on to a lower cost plan as long as they remain with the same Ancillary Carrier.

**4. Will you waive any rehire waiting period for re-hired employees who were terminated due to COVID-19?**

ChoiceBuilder will allow the group to define the waiting period when the employee returns to work.

**5. Will you allow fully-insured clients to continue to offer ancillary benefits to furloughed or with reduced hours due to COVID-19?**

Question and response consolidated into question #1 above.

**6. What continuation of coverage applies if my plan is fully-insured and one or more employees are terminated as a result of COVID-19?**

If an employee loses eligibility and the group will not cover the employer contribution, the employee is encouraged to explore COBRA, their state based individual exchange, or the federally facilitated marketplace, based on a qualifying life event (per existing standard business practices and applicable law).

**7. If I terminate employees in the middle of the month as a result of COVID-19, will my fully-insured coverage extend for the terminated employees until the end of the month?**

If premiums have been remitted for the month, coverage will continue through the end of that month (per existing standard business practices and applicable law).

**8. What if employees are terminated and either they do not elect COBRA or there is no COBRA available because the group Ancillary Plan has been discontinued?**

ChoiceBuilder recommends employers work with their employees to assess coverage options and eligibility by going to [www.healthcare.gov](http://www.healthcare.gov).

## Billing

**9. If an employer group cannot make their premium payment due to impacts to their business from COVID-19, will the ChoiceBuilder consider extending the current 30-day grace period prior to termination?**

We realize these are unprecedented times and want to help and support our customers where possible. If customers are having trouble making payments they should reach out to their account manager or customer service. ChoiceBuilder will evaluate payment extensions on a case-by case basis.

**10. If my group's enrollment drops by more than 10% as a result of the COVID-19 National Emergency, will my rates and premiums on my fully-insured plan be subject to change?**

Not applicable to small group.

## Renewals/Quoting

**11. Will renewal rate actions or quote response be delayed as a result of the COVID-19 National Emergency?**

ChoiceBuilder will continue to meet renewal rate actions. ChoiceBuilder does not anticipate delays or impacts to quote responses.

## Special Enrollment Period

**12. Are you allowing a Special Enrollment period, and if so, what time period and criteria apply?**

ChoiceBuilder will allow a group special open enrollment for a 4/1/20 effective date for employees that previously waived coverage. Enrollment applications must be received by 4/10/20.

Please note: ChoiceBuilder reserves the right to change these policies at any time.