



Employer Information for Coping with Coronavirus and COVID-19

We've assembled links and information for employers who are trying to mitigate the effects that the coronavirus is having on their business and employees. The links and information below address the most common questions we are receiving from our clients.

- Coverage

- **SPECIAL ENROLLMENT PERIOD FOR INDIVIDUALS**

- New York State has opened a Special Enrollment Period (SEP). For those who enroll via the NY State of Health marketplace between March 16th and ~~June 15th~~, 2020. (This has been extended to July 15th.)
- Individuals must apply within 60 days of losing coverage. [Additional details](#)
- Carriers are also offering a SEP to enroll in individual coverage, and BDS can assist with enrollment.

- **SPECIAL ENROLLMENT PERIOD (SEP) FOR EMPLOYER GROUPS**

- Some carriers are allowing groups to add employees outside of the normal enrollment period. Most have extended the SEP until 60 days after the National State of Emergency expires. Currently it's set to expire July 25th, 2020.
- Through June 1st, 2020, **Excellus** is allowing groups impacted by COVID-19 to make a one-time mid-year plan change to lower cost to employers and employees.
 - Employer can buy down to a lower cost plan **OR**
 - Employees can change to a lower cost plan
 - Employees who waived coverage previously can enroll in their employer plan during this special enrollment period.
- Interested BDS clients should contact us to discuss these options.

- **FEDERAL EXTENSION OF ERISA PLAN DEADLINES**

- On May 4th, 2020, the IRS and Department of Labor announced an extension of deadlines related to health plans governed by ERISA. The period from March 1st, 2020 through 60 days after the announced end of the National Emergency due to COVID-19.
- Deadlines include those for the Federal COBRA election period, COBRA premium payment, special enrollment periods, and deadlines to file disability claims and appeals. [Additional details](#)
- Future announcements are expected to clarify how to administer benefits to address challenges to employers, carriers, and third party administrators.
- Previously on March 13th, 2020 when the National Emergency was declared due to the COVID-19 pandemic, [deadlines for employers to](#)

[provide required notices](#) were also extended for ERISA-governed plans. (This includes pension plan loan and distribution procedures.)

- **NO COST-SHARING FOR COVID-19 TREATMENT**
 - The Families First Coronavirus Response Act (FFCRA) passed on March 18th, 2020 requires group health plans to pay for COVID-19 testing and the visit/televisit related to the testing. **NOTE: Antibody testing for COVID-19 is also covered at no cost if a physician orders the test.**
 - Aetna, CDPHP, Excellus, MVP Healthcare, and United Healthcare/Oxford have all waived cost-sharing for COVID-19 treatment.
 - No cost sharing **also applies to high deductible health plans (HDHP)**. The deductible does NOT have to be met first, and the plan will not lose HSA eligibility.
 - **TELEVISITS – A SAFE ALTERNATIVE TO OFFICE VISITS!!**
 - Televisits (virtual visits) are available with all carriers.
 - This is a great time for employees to create a login and register for televisits on the carrier site.
 - Some **local providers** are also implementing televisit services. Employees should call their own provider to see what’s available.
 - The New York State authorization to provide televisits (part of Executive order 202 declaring a State disaster emergency) is set to expire September 7, 2020.
 - **PRESCRIPTION DELIVERY WITH MAIL ORDER – SKIP THE TRIP TO THE PHARMACY**
 - All carriers have mail order prescription service
 - For eligible prescriptions, a 90-day supply can be delivered to your home
 - Some pharmacies are also offering their own delivery services
 - **ACTIVELY AT WORK REQUIREMENT** Carriers are also relaxing the “actively at work” requirement that will allow employees with reduced hours to remain on the plan as long as the premium is paid.
- Paying Premiums
 - **DEFERRING PAYMENT**
 - On April 8th, 2020 the NY State Department of Financial Services (DFS) issued an emergency regulation requiring all health insurance carriers to defer all premium payments for **individual and small group plans** until June 1st, 2020 for those experiencing financial hardship due to the COVID-19 pandemic. [Additional details](#)
 - On May 29th, 2020 Executive order 202.35 extended the COVID-19 cancellation/nonrenewal moratorium, premium payment grace period, and notice requirements (see above) through June 28th, 2020.
 - Excellus has announced their procedure for complying with the above NYS DFS Regulation. They have an easy [form](#) to complete and email at this [link](#). **NOTE: This is required even if you previously submitted a request to Excellus to defer payment.**
 - Whichever carrier you have for your health plan, DO contact them to make arrangements for deferred payments.

- **TAX CREDITS** are available for employers who continue health coverage for employees who are temporarily laid off or working reduced hours. [Additional details](#)
- **PREMIUM CREDITS** Carriers have announced premium credits due to COVID-19
 - Guardian dental and vision plans: 50% for May 2020
 - MetLife fully insured dental PPO plans: 25% for April and May 2020
 - Principal fully insured dental plans: 10% June-October 2020
 - SunLife fully insured indemnity or PPO dental plans: 50% for July 2020
 - United Healthcare and Oxford commercial fully insured plans: 5-20% for July 2020
- **RATE HOLDS** Below are carriers that have announced rate holds for upcoming 2020 renewals
 - Guardian < 500 lives: June 1 to August 1 renewals
 - Hartford 2-49 lives: May 1 to August 1 renewals
 - Lincoln < 100 lives: May 1 to August 31 renewals
 - Lincoln 100-500 lives: Rate hold through 2/1/2021
 - MetLife < 500 lives: June 1 to September 1 renewals
 - Principal < 500 lives: May 1 to October 15 renewals
 - Renaissance < 500 lives: May 1 to September 1 renewals
 - Standard < 500 lives: May 1 to July 31 renewals
 - SunLife < 500 lives: June 1 to August 1 renewals
 - United Healthcare ancillary lines 2-499 lives: May 1 to September 30 renewals
 - VSP < 1,000 lives: August 1 to 3/1/21 renewals
- **Employee leave**
 - **OUTLINE OF FEDERAL AND NY EMPLOYEE LEAVE DUE TO COVID-19 PANDEMIC**
 - **NY COVID-19 PAID SICK LEAVE FOR QUALIFIED QUARANTINE** [FAQs](#)
 - **If you work for an employer with 10 or fewer employees as of January 1, 2020 and your employer made more than \$1 million in 2019:** Your employer is required to provide you with five days of paid sick leave. After those days are used, you may be eligible for compensation for the remainder of your quarantine by applying for Paid Family Leave and disability benefits.
 - **If you work for an employer with between 11-99 employees as of January 1, 2020:** Your employer is required to provide you with five days of paid sick leave. After those days are used, you may be eligible for a combination of Paid Family Leave and disability benefits.
 - **If you work for an employer with 100 or more employees as of January 1, 2020:** Your employer is required to provide you with 14 days of paid sick leave for a COVID-19-related quarantine, which should cover the period of mandatory or precautionary quarantine or order of isolation.
 - **NY PAID FAMILY LEAVE (PFL) AND DBL**
 - Updated guidance for qualified COVID-19 quarantine after April 1st, 2020

- New York residents who exceed the FFCRA salary cap or whose qualified quarantine lasts longer than 14 days may be eligible for NY PFL/DBL benefits.
 - [Additional details](#) (including eligibility infographic to download)
 - **FEDERAL PAID SICK LEAVE** [Department of Labor](#)
 - This law covers only qualifying COVID-19 sick leave taken between April 1, 2020 and December 31, 2020.
 - The DOL also issued guidance of the definition of who is exempt from the law. See the expanded list of healthcare providers and emergency responders in [questions 56 and 57](#).
 - NOTE that employers of healthcare providers and emergency responders can choose to cover those employees or to exempt them.
 - Required Poster for [employee notice](#)
 - **COORDINATING NY AND FEDERAL COVID-19 LEAVE** [Shelterpoint blog](#)
- **General Information and Regulations**
 - **NEW YORK FORWARD LOAN FUND (NYFLF)**
 - Beginning May 26th, 2020, small businesses that didn't receive Federal aid can apply for loans to assist with reopening
 - The loans are NOT first-come-first-served and will prioritize by:
 - Geographic region
 - Industries and regions that have already reopened
 - Eligible businesses include:
 - Those with 20 or fewer full-time equivalent employees
 - Non-profits
 - Small landlords who own buildings with 50 or fewer units whose properties are for those with low or moderate income
 - The loans MUST be paid back over a 5-year term with interest
 - [Additional details](#)
 - **THE BUSINESS COUNCIL OF NY STATE (BCNYS)**
 - These [webinar recordings](#) address impacts on employees, day-to-day operation, and the economy.
 - [This link](#) to the *Managing the Coronavirus* page is updated as the situation changes in both NY State and Federal sick leave regulations.
 - Print [signage](#) for social distancing
 - Additional information available for Business Council Members
 - **REOPENING NEW YORK AND EMPLOYER CONSIDERATIONS**
 - [New York Forward](#), the formal name for the phased reopening of New York, will begin after the NYS on Pause expires May 15th, 2020 in regions that have met the 7 criteria.
 - [Industry-specific guidelines](#) for reopening
 - Use the [business reopening look-up tool](#) to find whether your business is eligible to reopen.

- Find your business industry summary and details
 - Print a [safety plan template](#)
 - Office-based work [guidelines](#) for employers and employees
 - Business owners/agents are asked to **read and affirm compliance** with reopening guidelines for their industry.
 - Monitoring [dashboard](#) to track progress of each region.
 - [Executive order allows restaurants to open](#) for outside-dining June 4, 2020 in regions cleared for Phase Two reopening. Restaurant employees and customers are required to maintain social distancing and follow public safety guidelines.
 - World Health Organization (WHO) [article](#) on preparing the workplace
 - These webinar [slides](#) from The Business Council of NY State contain information to help employers plan for safe reopening of business.
 - [Additional guidance](#) on reopening metrics
- **NYS UNEMPLOYMENT**
- New York State has created a streamlined [Application](#)
 - Employers are required to provide information to employees who are laid off to help them file for unemployment. The information includes the employer registration number and EIN and can be provided using [Form IA 12.3](#).
- **CORONAVIRUS AID, RELIEF AND ECONOMIC SECURITY (CARES) ACT**
- Passed on March 27, 2020
 - Programs, loans, and grants from the Small Business Administration (SBA)
 - Assistance to help employers retain employees and continue business operation
 - **PAYCHECK PROTECTION FLEXIBILITY ACT SIGNED 6/5/20** Employers have more flexibility to use PPP funds and have loans forgiven.
 - The time period to use funds was increased from 8 weeks to 24 weeks.
 - The percentage that must be used for payroll was reduced from 75% to 60%.
 - For those businesses who aren't requesting loan forgiveness, the time period to repay the loan increased from 2 years to 5 years.
 - Employers may defer their share of payroll taxes for 2020.
 - [Additional details](#)
 - The Small Business Administration has [revised](#) the loan forgiveness application and created a new [EZ Forgiveness Application](#).
 - [Additional details](#)
 - [Fact sheet link](#)
 - For more information and to learn how to apply [visit the Small Business Administration's website](#)
 - **ADDITIONAL FUNDS APPROVED** On April 24, 2020, the President signed legislation providing additional relief for businesses affected by the COVID-19 pandemic. Small businesses, hospitals, and testing are the 3 areas receiving funding. [Additional details](#)

- **OTC DRUGS RETORED AS ELIGIBLE EXPENSE** The CARES Act included language that restores the ability to use HSA, FSA, and HRA funds to buy certain over-the-counter (OTC) drugs without a prescription. It also added menstrual products to the list of qualified medical expenses for the first time. [Additional details](#)
- **RETIREMENT PLANS** [Information](#) for plan sponsors regarding COVID-19
- **NY EXECUTIVE ORDERS REGARDING FACE MASKS - EMPLOYERS & PUBLIC**
 - Beginning April 15th, 2020 at 8 pm, essential businesses must provide free face masks to employees who have direct contact with customers or the general public. [Additional details](#)
 - Beginning April 17th, 2020 at 8 pm, nearly all New Yorkers must wear a face covering when in public and not social distancing. [Additional details](#)
- **NYS TRAVEL ADVISORY**
 - Beginning June 25th, 2020, New York State (along with New Jersey and Connecticut) has issued a [travel advisory](#) for those arriving in NY from states with a 10% or higher average COVID-19 infection rate.
 - Upon arrival, travelers will be required to self-quarantine for 14 days.
 - The above link includes information on exemptions for essential workers.
 - Employees who choose to travel to these states for personal reasons will NOT be eligible for NY Paid Sick Leave. (This does not apply if traveling for business.)
 - The list of applicable states changes weekly.
- **DENTAL PLAN FREQUENCY LIMITATION WAIVED DUE TO PANDEMIC**
 - Several dental carriers have temporarily removed the frequency limitation for exams and cleaning (normally limited to 2 per calendar year).
 - The following carriers have suspended the limitation:
 - Ameritas/The Business Council of NYS (through the end of 2020)
 - Guardian (through the end of 2021)
 - The Standard (through the end of 2020)
- **NOTICE TO ALL LIFE INSURANCE POLICYHOLDERS**
 - An executive order issued by Governor Cuomo on March 7th, 2020 gives all insurance policyholders an extended grace period to pay premiums if they demonstrate financial hardship due to the COVID-19 pandemic. Other rights are included in the order which requires insurance carriers and brokers to provide notice of these rights. [Required notice and additional details](#)

○ **EXCELLUS**

- [Employer news page](#)
- [Exercise Rewards](#) - While gyms are closed, Excellus is waiving the requirement for gym staff to sign the Visit Submission Form.
- Use this [link](#) to get a PDF of the Visit Submission form and submit per instructions below:

In light of Covid-19 and gym closures, we are waiving our standard program guidelines. Members can now earn rewards for at-home workouts of any kind.

Members can submit the Visit Submission Form for workouts completed at home. We are waiving the need to include Facility Center and Facility Center Staff Signature. However, if the member had already started their program prior to gym closures, those visits may still be used towards their 50 visit total.

The Visit Submission Form is accessible at www.excellusbcb.com/exerciserewards (requires member login) or by calling 1.888.797.7925.

Forms can be submitted in the following ways.

By email:

fitness@exerciserewards.com (PDF format)

By mail:

Exercise Rewards
P.O. Box 509117
San Diego, CA 92150-9117

The at-home workout option will be available throughout the duration at which NYS is mandating gym closure.

- See below for other Excellus resources.

Excellus Member Support & Tips

Highlights of Your Benefits Related to COVID-19:

- On April 2, 2020, Excellus [announced](#) that it will **“waive out of pocket costs for COVID-19 medical testing, diagnosis and treatment for its fully insured employer groups, individual market qualified health plans and Medicare Advantage members for the next 60 days.”**
- No cost to members for COVID-19 testing (where medically necessary and consistent with CDC guidance)
- No cost to members for medically necessary office, urgent care, or ER Visits related to COVID-19
- No cost to members for telehealth services (where plans include a telehealth benefit)
- Early medication refills available for prescriptions during state of emergency
- Waiver of early refills limits for 30 or 90-day supplies of medications
- Home delivery available for up to 90-day supply of medication at one time
- [Log into your account to order your prescriptions online](#) or call 1-855-315-5220 (TTY/TDD: 1-800-662-1220)

If You Suspect You May Need Testing:

1. **Do not go directly to any doctor’s office, emergency room or urgent care center and practice social distancing**

2. Call your primary care doctor first
3. A telehealth visit using your smartphone, tablet, or computer is also an option for initial screenings. Note: Due to high call volumes, wait times may be longer than usual.
 - Go to your health care provider's website to set up a telehealth visit
 - [Or you can set up a telehealth visit at ExcellusBCBS.com](https://www.excellusbcbs.com)
4. You can [contact your local county health department](#) for testing options if you don't have a primary care doctor.

Click [This Link](#) to Learn about Telemedicine and Register



Wellframe: Health Care Experts and Support at Your Fingertips

Free to all members, our nurses and health coaches are available to chat with you via text through the Wellframe app.

- Connect with a dedicated nurse care manager
- Conveniently text with health care professionals when you need it
- Create a personalized health plan and track progress
- Receive daily tips, reminders, and videos on a host of different topics

Downloading the Wellframe app is simple and easy. Use Access Code **Excellus** when registering. For more information, log into your online account to get started.

24/7 Nurse Call Line

Outside of this COVID-19 crisis, we know that access to care for routine health information is difficult to find right now. Because we're focused on your health and well-being, our team of nurses, social workers, respiratory therapists and mental health coaches are here to support you.

24/7 Nurse Line: You can contact an Excellus BCBS nurse by phone anytime – 24 hours a day, seven days a week. Our specially trained registered nurses can provide support and education for members.

Ask a Nurse Today! Call 1-800-348-9786 (TDD/TTY 1-800-662-1220).

The 24/7 Nurse Call Line is a service provided to our members to support their relationship with their health care providers. The information provided is intended to help educate members, not to replace the advice of a medical professional. If you are experiencing severe symptoms such as sharp pains, fever, loss of bodily function control, vomiting or any other immediate medical concern, dial 911 or contact a physician directly.



Stay Informed: Create a Member Account

The best way to stay informed and have access to your coverage is online. Let's get you set up online today. For help or questions with your insurance plan, call the number on your Member Card for personalized care, or contact us.