

Updated COVID-19 FAQ (Most asked questions)

- **If our company reduces hours for part or all of our workforce in response to the COVID-19 National Emergency, can we continue to cover those employees?**
 - **Yes. For health plan products:** Through May 31, 2020, United Healthcare is relaxing its requirement that employees be actively working to be eligible for coverage and will allow you to cover your reduced hour employees, as long as you pay the monthly premium. Please note that you must offer this coverage on a uniform, non-discriminatory basis.
- **Will UnitedHealthcare allow customers to continue to offer medical benefits to furloughed or with reduced hours due to COVID-19?**
 - **Yes**, UHC will temporarily allow this, as long as you continue to pay the premium and offer the option to all furloughed employees on an equal basis.
- **What continuation of coverage applies if my plan is fully insured and one or more employees are terminated as a result of COVID-19?**
 - Standard COBRA and state continuation protocols apply.

Special COVID-19 Enrollment Period (Fully Insured & All Savers)

To assist employees in accessing care, UHC is providing their customers with a Special COVID-19 Enrollment Opportunity to enroll employees who did not previously enroll in coverage.

- The enrollment opportunity will extend from March 23, 2020, to April 6, 2020.
- Customers are not required to adopt the *Special COVID-19 Enrollment Opportunity*. Because of this, no opt out action is required on their behalf. United Healthcare realizes each situation is unique, and each customer must make its own decisions on the enrollment opportunity.
- Dependents, such as spouses and children, can be added if they are enrolled in the same coverage or benefit option as the employee.
- Standard waiting periods will be waived; however, existing eligibility and state guidelines will apply.
- Enrollment changes will take place effective April 1, 2020. Prior effective dates are not permitted.

COVID-19 Premium Extensions

If you would like to request a payment extension due to COVID-19, UHC will consider these requests. Simply call their billing department directly at 1-888-842-4571 M-F 8:00am-8:00pm ET to request the extension.

COVID-19 Webinars

UHC is going to continue to provide ongoing communications on a weekly basis to ensure a predictable and reliable source of information for our partners and customers. Below is information for this week's call:

- Wednesday, 3/25, 11-12pm CT [Event Link](#)

As this situation continues to change, we will continue to provide you with updates. If you have any questions on these temporary new rules, please do not hesitate to contact our office. We are open for business and happy to help!