



COVID-19 FAQs

The following are answers to related questions we have received as of 9/17/2020:

EMPLOYEE ENROLLMENT

- Can employers keep enrolled employees listed as full-time and eligible for benefits during this time that they may have reduced hours, be furloughed or temporarily laid off due to the COVID-19 pandemic?
 - a. Yes. Employees may remain eligible for coverage if they remain as active employees (not formally terminated) during periods of reduced hours and/or temporary layoffs through Q4 2020. This applies to all partner carriers except Oscar.
- Are groups able to maintain their benefit plans if the entire workforce is furloughed or laid off in response to the COVID-19 pandemic?
 - a. Yes. If one person remains actively employed and covered, the group plan will remain in-force as long as the monthly premium payment is received. If no one remains actively employed and covered under a plan, the group plan will be considered terminated.
- Will COBRA and/or State Continuation Coverage be available for employees who have been furloughed?
 - a. Yes. As long as one person remains actively employed and covered and the monthly premium payment is received, the group plan will remain in-force. Members losing coverage may elect to continue coverage under COBRA and/or New York State Continuation of Coverage by following the normal notice, election and direct member payment procedures.
- If temporarily laid off or furloughed employees return to work, will they be eligible to obtain coverage without a waiting period?
 - a. Yes. Employees rehired within 12 months are eligible to enroll on the 1st of the month following the date of rehire.

EMPLOYER PAYMENTS

- Where can in-force HealthPass groups send monthly premium payments?
 - a. EFT (electronic fund transfer) payments are strongly encouraged. [Click here](#) for the email we sent out titled: *Where to Send Payments*.
- Are employers allowed to reduce their HealthPass/carrier payments?
 - a. No. Our current payment policies remain in effect. [Click here](#) to refer to our Eligibility Guidelines, page 4 for more details. Please contact Client Services at 888-313-7277 or by email clientservices@healthpassny.com to discuss alternative ways to help with your monthly invoice.

- Is HealthPass willing to extend the grace period for premium payment?
 - a. New York State released guidance related to the extension of premium payment due to the COVID-19 pandemic. Businesses experiencing financial hardship were able to request a premium payment extension through June 1, 2020. We emailed the information and request details to our clients on April 21, 2020. If you have further questions or concerns, contact Client Services at 888-313-7277 or by email at clientservices@healthpassny.com.

TAX DOCUMENTS AND FINANCIAL

- Given that the IRS pushed the 2020 business filing deadline from April 15, 2020 to July 15, 2020, will HealthPass be extending deadlines to receive these documents (quarterly wage reports, owner tax forms, etc.)?
 - a. Submission deadlines will not be extended. As of July 16, 2020, new and renewing groups are required to submit the 2019 Federal and State tax filings for their business as applicable. Employment status notations for all listed employees on the NYS 45 are still required.
- Will payroll history be allowed in lieu of tax document in order to get groups activated/renewed?
 - a. No. As of July 16, 2020, applicable business tax documents for filing year 2019 will be requested.
- Is HealthPass going to follow through with recertification audits during this time?
 - a. Recertification audits (if applicable) are canceled for May and June renewing groups. July and forward recertification requests are still required to respond to the audit at this time. Our regular group renewal process remains in effect.
- Will HealthPass post a billing reconciliation report to the HealthPass Online Portal (HOP) for each group in order to apply for the Paycheck Protection Program (PPP)?
 - a. No. You can contact our Client Services Department at 888-313-7277 or by email at clientservices@healthpassny.com to request it along with copies of the group's 2019 invoices.
- Can HealthPass report the total amount of payments paid by groups to the Small Business Association (SBA) and assist with expediting loan process?
 - a. No. HealthPass can provide total amount paid for 2019 to groups requesting that information but we are not actively reporting information to external vendors. The SBA loan process must be initiated by the group and not by HealthPass.
- How do you plan to monitor eligibility during this pandemic?
 - a. Group and employee eligibility are reviewed before the group becomes active for both new business and renewals. HealthPass medical participation requirements (75%/20%) are still required. We will be relaxing full-time wage requirements for eligible employees earning lower wages due to reduction in work hours through Q4 2020. The carriers reserve the right to request additional documentation. [Click here](#) to refer to our Eligibility Guidelines, page 1 for more details.

RENEWALS

- What impacts do you believe this situation will have on your renewal workflow for the remainder of the year?
 - a. We expect to continue to meet HealthPass' renewal package delivery receipt of 90 days in advance to the group's renewal date. The HealthPass Online Portal (HOP) renewal capabilities are accessible to all groups/employers and their employees by logging in.
- Due to social distancing, in-person meetings with employees to discuss plan options can no longer be held. Will HealthPass allow for off-cycle plan changes without the use of life events?
 - a. No. Off-cycle plan changes without the use of life events will not be allowed. Our online renewal process, through the HOP, can be accessed remotely and can make the renewal process easier. Our Client Retention Reps can coordinate a call with you and your employees to assist in processing changes within your renewal period.
- Can a renewal be processed if documents cannot be accessed during this time?
 - a. Applicable renewal documents are required. If documents cannot be accessed, please contact our Client Retention Department to review and assist.

Our Client Retention Department is available at 888-313-7277 and/or by email at renewals@healthpassny.com.

COMMUNICATIONS

- Members inquiring about COVID-19 testing, symptoms, care/benefits, virtual services/telemedicine, pharmacy refill and delivery are able to call their insurance carrier directly (phone # on the back of member ID card) or visit their carrier's dedicated webpage for FAQs and details:
 - [EMBLEMHEALTH](#)
 - [HEALTHFIRST](#)
 - [OSCAR](#)
 - [OXFORD](#)
- Are emotional and financial support resources available to members?
 - a. Yes. EmblemHealth, Oscar, Oxford and Guardian members have access to emotional and financial support resources. See the below communications for details:
 - [EMBLEMHEALTH](#)
 - [OSCAR](#)
 - [OXFORD](#)
 - [GUARDIAN](#)
- How will you communicate with the membership about changes to benefits, procedures or the like?
 - a. As more information becomes available we are sending out informative email blasts to clients and members as they relate. If you are not currently receiving these, please reach out to our office via email at info@healthpassny.com and request to be included on our email distributions.