



## EMPLOYER GUIDANCE COVID-19

There is no question COVID-19 is affecting every facet of our lives. Liberty Union wants to assure you that we are actively engaged, closely monitoring the CDC's updates and local, state and national guidelines. Liberty will adapt and adjust to comply with new guidance applicable to your health plan as required. Updates will be posted on our website: [www.libertyunionlife.com](http://www.libertyunionlife.com). Guidance provided below is effective thru 5/31/2020 due to COVID-19. Liberty will re-evaluate to determine if further extension is necessary. Liberty Union reserves the right to modify Guidance as deemed necessary.

### **WHEN COVERAGE ENDS FOLLOWING LAY-OFF**

Liberty will continue coverage until the end of the month for laid-off employees providing full payment for the month is received by Liberty Union.

### **EMPLOYER OPTION TO CONTINUE COVERAGE DURING LAY-OFF**

Employer may continue coverage for currently enrolled employees on temporary lay-off considered actively employed with the company.

- Employer may continue coverage for up to 6 months from date of lay-off.
- Employer opting to continue coverage must do so equally for all covered employees.
- Employer must remit timely payment as billed monthly by Liberty Union. Adjustments will be reflected on next monthly bill.
- Liberty will not accept payments from individual employees.

### **NEW HIRES IN WAITING PERIOD LAID-OFF**

Employees laid-off during Waiting Period: Coverage will go into effect per the Waiting Period elected. Lay-off will not postpone the scheduled effective date.

### **COVERAGE REINSTATEMENT – Applicable for 90-days following loss of coverage due to lay-off**

- If Employer terminates health and/or dental coverage for employees on temporary lay-off, Liberty will reinstate coverage waiving the waiting period regardless of the Reinstatement Provision elected on the most current Employer Application.
- **Unless directed otherwise by the employer, Liberty will default all groups to FIRST OF THE MONTH FOLLOWING RETURN TO WORK.**

**Employer Direction Required:** Employers will face different challenges including when to reinstate coverage.

- Immediate or first of the month following return to work is a decision only the employer has ability to make.
- Employer will need to evaluate whether immediate reinstatement is feasible considering lack of employee payroll deductions and employers ability to pay for cost of coverage. Consider too, employees returning to work may now have active health coverage under spouse or the Marketplace due to lay-off. Immediate reinstatement would create unnecessary dual coverage and additional premium expense for the employee.
- To elect IMMEDIATE REINSTATEMENT email Brenda Coleman, Eligibility Manager at: [bjc@maaassociates.com](mailto:bjc@maaassociates.com) as soon as possible or at minimum 5 business days prior to recalling employees.

## **OTHER COVERAGE OPTIONS**

- If the group health plan is subject to COBRA (20 or more employees), the laid-off employees will be eligible to continue coverage under COBRA providing the employee elects continuation and pays for coverage on timely basis.
- Employees whether or not COBRA eligible qualify for Special Enrollment due to loss of coverage on the Marketplace. Marketplace options available at: [www.healthcare.gov](http://www.healthcare.gov).

## **SPECIAL ENROLLMENT**

Special Enrollment is expanded to temporarily add the following qualifying event:

- Upon voluntary termination of Marketplace or short-term medical coverage purchased by the employee to replace loss of group health coverage: Employee will be eligible for Special Enrollment only if the employee and their covered dependents were enrolled and actively covered under the Employer's Liberty Union Fully-Funded Plan immediately prior to loss of coverage following lay-off.
- Dependents acquired during lay-off will be eligible. Contact Linda at: [lforton@maaassociates.com](mailto:lforton@maaassociates.com) to enroll new dependents.

## **REPORTING CHANGES TO LIBERTY UNION**

- Employer should make every attempt to report all terminations to Liberty within 30 days; not to exceed 45 days. This includes recently laid-off and terminations due to employment ending, divorce, other coverage and events that result in employee and/or dependent coverage termination.
- **New Adds:** Important to submit timely enrollment for new hires, new spouses, newborns and newly acquired dependents. Enrollment is required within 31 days of acquiring a dependent.
- Employee Enrollment Applications and Change Forms to report eligibility changes available at: [www.libertyunionlife.com](http://www.libertyunionlife.com)
- Employee unable to access, print or complete the Employee Enrollment Application available on our website, contact our Underwriting Department at 800-482-0945 x 1704 to complete your Enrollment Application over the phone.
- If enrolling a spouse or dependent child 18 years of age or older, the dependent(s) are required to verbally respond to enrollment questions during the call. If unavailable, arrangements to contact the dependent directly to complete the enrollment process will be necessary.

## **GRACE PERIOD**

Remains as defined by Plan, 31-days beginning on date due. We are closely monitoring state and federal requirements daily. Liberty will comply with applicable requirements posting updates on our website at: [www.libertyunionlife.com](http://www.libertyunionlife.com).

**ANNUAL RENEWAL:** Benefits and prescription drug access may be suspended on the Plan renewal date if renewal is not confirmed. Confirming renewal requires full payment of the renewal premium, fees, claim fund, balance forward (if applicable) and the completed Employer Application. If it is not possible to submit the Employer Application at this time, please report any changes or updates to the Underwriting Manager, Kathy Rodgers by email at: [kr Rodgers@maaassociates.com](mailto:kr Rodgers@maaassociates.com).

## **ALTERNATE BILLING ADDRESS**

- Business shut down and/or sheltered-in-place: Authorized contact or business owner may request alternate address to receive monthly bills and health plan related correspondence.
- To request alternate USPS mailing address contact: Linda at: [lforton@maaassociates.com](mailto:lforton@maaassociates.com)
- Monthly bills will not be sent by email. Receivers may not be able to open encrypted email or it goes to spam.
- Revised bills will be sent by email to the group contact. Group contact will be notified in advance.

## **SECONDARY AUTHORIZED CONTACT**

- COVID-19 does not relax HIPAA Privacy Rules. Liberty cannot discuss or disclose nor accept information deemed Protected Health Information (PHI) from anyone other than the designated group contact named on the Employer Application or assigned in writing.
- Current group contact or business owner may assign a secondary contact. To make this request contact: [vanessa@maaassociates.com](mailto:vanessa@maaassociates.com).

## **TELADOC TELEMEDICINE**

- Employees effective prior to 3/1/2020 can access Teladoc telemedicine. Welcome Kits mailed direct to employees the week of March 16<sup>th</sup>.
- New groups effective 3/1/2020 and forward will have access to Teladoc on the 1<sup>st</sup> of the month following 30 days from the group's final approval date.

## **ID CARDS**

- Effective 3/25/2020, ID cards will mail direct to employee's home address.

## **MEMBER WEB PORTAL**

We encourage members to use our web portal to access all benefit plan information, payments, explanation of benefits, deductible and coinsurance status, print ID cards and contact our Member Services by email. Access is available on Liberty Union home page at: [www.libertyunionlife.com](http://www.libertyunionlife.com).

## **LIBERTY UNION IS HERE FOR YOU**

Our office is temporarily closed for the health and safety of our employees and their families. Please be aware the office building is locked with no access to drop off payments.

We remain fully operational with staff working remotely since 3/13/2020. Liberty prepared years ago and continued to update necessary technologies to work remote quickly and seamlessly in event of a disaster. COVID-19 far surpasses the disasters any of us ever imagined or prepared for.

Surely, we will encounter questions and situations never presented before. Liberty is committed to working through these uncertain times together with our agents, employers and members.

Please watch our website under "What's New" tab for updates at: [www.libertyunionlife.com](http://www.libertyunionlife.com). For other questions or concerns, contact Member Services at: 1-800-482-0945.