




California Small Group Medical Carrier Panel COVID-19 Discussion

Friday, March 27, 2020

The logo for BenefitMall, featuring the word "BenefitMall" in a sans-serif font with a stylized blue and green wave icon above the "i" in "Mall".

BenefitMall

A top-down photograph of a person with short brown hair, wearing a white dress shirt and a dark tie, sitting at a light-colored wooden desk. They are looking at a silver laptop. The laptop screen displays a complex data dashboard with various charts and tables. To the right of the laptop is a green mug filled with coffee. The person's hands are resting on the desk near the laptop.

Staying Safe, Prepared,
and Ready to Serve **YOU.**

Agenda

- **Welcome by BenefitMall's Carrier Relations VP, Tiffany Stiller**
- **Carrier Partner Introductions**
- **Carrier Panelists COVID-19 Q&A**
- **Q&A (*time permitting*)**

Carrier Panel Speakers



Kathleen Dibble
Director of Sales



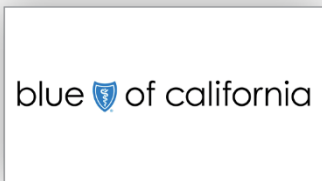
Dan Tyler
Vice President of Sales & Eligibility



Alyson Stone
Regional Vice President
of Sales and Account
Management



Tammy Tucker
Senior Vice President
Commercial Sales



Tom Marshall
Area Vice President
Small Group New
Business Sales



Tim Rhatigan
Senior Vice President Small Business

Carrier Panel Q&A

COVID-19 Questions?

Benefit Enhancements

Employers Impacted Financially

Eligibility Concerns

Carrier Panel Q&A

Benefit Coverage Question:

What Benefit Enhancements have you implemented for CA Small Group Fully Insured Members related to COVID-19 services?

Carrier Panel Q&A

Impacted Employer Financial Questions:

1. What is your position to the Insurance Commissioner Call for 60-Day Insurance Premium Grace Period Due to COVID-19 Outbreak?
 - What Premium Payment methods are currently available and will there be an option for credit card payments during this time?
2. Will you allow Employers to continue their employee health benefits if the workforce is laid-off or allow coverage to continue for employees who fall below the minimum work hour requirement?

Carrier Panel Q&A

Impacted Employer Financial Questions:

3. Will Employers be permitted to make contractual changes mid-year?
4. For the Employers who terminate coverage now, will you have a Reinstatement policy put in place where there's a lapse in coverage?

Carrier Panel Q&A

Eligibility Questions:

1. Will Employers be able to offer Cobra / Cal-Cobra coverage if the policy terminates?
2. Will Employers' Re-Hire waiting period be waived for employees returning back to work after a layoff?

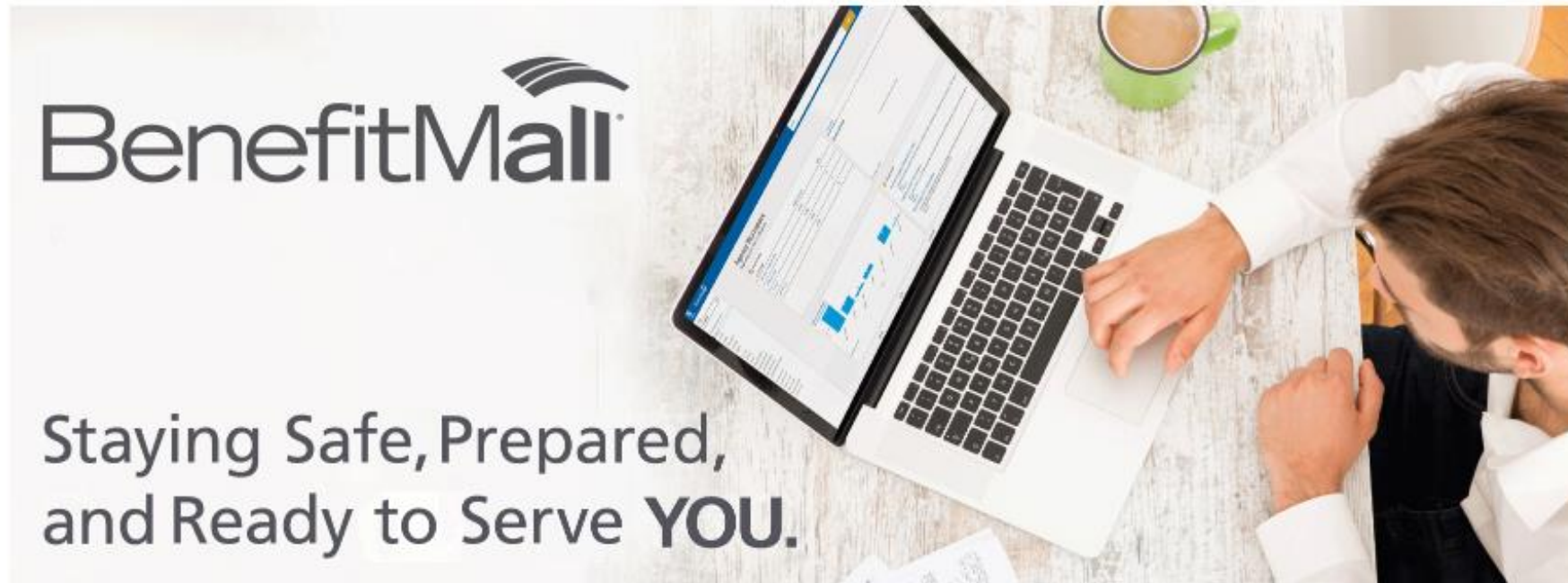
Carrier Panel Q&A

Eligibility Questions:

3. Will you waive the proof of Loss of Coverage for dependent enrollment applications?
4. Are you offering a Special Open Enrollment Period for Existing Groups' eligible employees to enroll who previously waived coverage?

BenefitMall COVID Resource Center

www.benefitmall.com/covidresources



BENEFITMALL SALES TEAM

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Thank you!