



## California Carrier COVID-19 Special Enrollment Period (SEP)

### Aetna

Aetna is providing an option for most of its insured commercial group insurance/ACA and Small Group Aetna Funding Advantage (AFA) customers to offer a Special Enrollment Period (SEP) to their eligible populations. This new option would be at the election of the plan sponsor. It would apply to most of Aetna's medical, pharmacy, dental, vision and voluntary products. Interested plan sponsors should contact their Account Manager to determine if this option is available to them. The SEP is limited to eligible employees and dependents who did not previously elect coverage with their Plan Sponsor. Plan Sponsors with Section 125 plans should consult with their own benefit advisors regarding this action.

This enrollment opportunity will be offered from **Monday, April 6, through Friday, April 17, 2020**. Enrollees can choose between an April 1, 2020 or May 1, 2020 coverage effective date.

### Anthem Blue Cross

#### Extended through 4/20/20

Anthem will provide Fully Insured Groups, excluding Life and Disability, a Special Enrollment Period to enroll employees who previously did not elect to enroll in coverage at the time of open enrollment. This Special Enrollment Period will last from March 23 through April 15 and is for Large and Small groups with coverage effective 4/1. State eligibility guidelines will apply.

For fully insured groups, employees, their spouses and dependents who were eligible for benefits during your clients' Open Enrollment are eligible for this SEP if they had previously waived coverage. An employee enrollment application can be used for SEP. Please make sure to utilize the application that applies to the current groups plan benefit. For example, if the group has 2019 plans, the 2019 employee application should be used. Applications should be sent to Anthem's submission box indicating COVID-19 Special Open Enrollment at the top of the application and email to [small.group@anthem.com](mailto:small.group@anthem.com).

### Blue Shield of California

Blue Shield is providing a Special Enrollment Period (SEP) through **June 30, 2020**, with July 1 as the latest effective date. This SEP is for employees who previously declined coverage for themselves or their dependents and applies to medical plans, dental plans, and vision plans. Applies to all fully insured small group (1-100) and large group (101+) employers.

SEP enrollees' coverage will be effective:

- For an April 1, 2020, effective date, enrollment request must be received no later than April 15.
- For May 1, June 1, and July 1 effective dates, enrollment requests must be received on or before the 1st of the month for which enrollment is being requested.

Standard waiting periods will be waived; however, existing eligibility and state guidelines will apply. Dependents enrolling during SEP must enroll in the same plan as the subscriber. Standard waiting periods are waived for this SEP, but other existing eligibility guidelines apply.

Small group (1-100): Enrollment must be submitted on the paper enrollment or Subscriber Change Request (SCR) form, with the "Other qualifying event (specify)" box checked and indicating "COVID" as the Qualifying Event. No additional documentation is required.

Large groups (101+): SEP enrollments should be made through the group's standard EDI (834) process. Groups who do not have EDI should contact their Blue Shield account team. Employers should contact their Blue Shield account team if they have an immediate need to enroll employees.

Blue Shield and Covered CA also have a Special Enrollment Period (SEP) for individual and family enrollment through June 30, 2020.



### CaliforniaChoice

CaliforniaChoice will allow a group special open enrollment for a 4/1/2020 effective date for employees and their dependants that previously waived coverage. Enrollment applications must be received by **4/10/2020**.

### ChoiceBuilder

ChoiceBuilder will allow a group special open enrollment for a 4/1/20 effective date for employees that previously waived coverage. Enrollment applications must be received by 4/10/20.

### Community Care Health (CCH)

Community Care Health (CCH) is offering a special enrollment opportunity due to COVID-19. The special enrollment period is limited to employees who previously did not elect coverage for themselves or their dependents at open enrollment or plan inception. This period will be open through **Friday, April 10, 2020** for coverage effective April 1, 2020

### Covered California for Small Business (CCSB)

COVID-19 Special Enrollment Period (SEP) Extended: To assist qualified employees impacted by COVID-19 who are seeking coverage, CCSB is offering an extended Special Enrollment Period (SEP). A qualified employee and/or dependent(s) that previously declined coverage during renewal or original enrollment, can sign up for CCSB plans offered by their employer utilizing this COVID-19 SEP. Coverage will be effective on the 1st of the month following the submission date. All enrollments must be submitted by June 30, 2020.

How to Add an Employee under this COVID-19 SEP:

1. Download and print an Employee Change form for effective dates April 1st through June 1<sup>st</sup>
2. Provide this form to the Employee to complete and sign
3. Under reason for change, instruct the Employee to select Other and write in COVID-19
4. Complete and return forms: Online using the MyCCSB portal or by emailing the forms to [CCSBeligibility@covered.ca.gov](mailto:CCSBeligibility@covered.ca.gov)

### Health Net

Special Enrollment Period for Group Businesses - Now through 4/20/2020:

Due to the COVID-19 virus, a Special Enrollment Period has been created for group businesses and is open now through April 20 for those employees, spouses and children who need 2020 health care coverage.

The Small and Large group special enrollment period will last until April 20, 2020 for employees, spouses and children who have previously waived coverage at an employer. Provided the employer remits the full premium for the month of April, coverage will be effective April 1, 2020. Customers are not required to adopt the special enrollment period. No opt out action is required on their behalf.

- 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.
- For small employers (2-50), a wage and tax statement will be needed to validate the employee's eligibility.
- Members are not allowed to change plans within the special enrollment period.



## Kaiser Permanente

Kaiser Permanente will allow a special open enrollment for a 4/1/2020 effective date for employees/dependents that previously waived coverage as long as the enrollment application is received by 4/3/2020. Applications that are received between **4/4/2020** and **4/15/2020** may be applied for a 5/1/2020 effective date if the employer agrees.

The following conditions must be met:

- All previously waived employees must be offered coverage under the same contributions as employees already participating.
- Enrollees must remain on the plan for the duration of the contract period unless employment is terminated or there is another qualifying life event for coverage changes.
- The customer understands that accumulated benefits (Deductibles and/or Out of Pocket Maximums) will not be pro-rated.
- All other medical coverage options must also offer this special open enrollment.

## UnitedHealthcare (UHC)

The special COVID-19 enrollment opportunity is limited to those employees who previously did not elect coverage for themselves (spouses or children) or waived coverage. The enrollment opportunity will extend from **March 23, 2020, to April 13, 2020**. Effective date is April 1.

Note: SEP is limited to medical, pharmacy, dental, and vision; all other products are not part of the special enrollment program

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. Employers can add an additional lean plan design and conduct a Special Open Enrollment. UHC will temporarily allow both new enrollees and allow existing enrollees the opportunity to change their prior election and enroll in a newly added leaner plan design.

Enrollment Forms should indicate "Special Enrollment COVID-19" for the qualifying event reason; application must be signed/dated. Applications must reflect a 4/1/2020 effective date.