

Updated May 15, 2020

COVID-19 Stop Loss Reference Guide

Deductibles, Copays, and Cost-Sharing	<p>Policyholders who are waiving the cost of deductibles, copays, and cost-sharing for COVID-19 testing for covered participants will be allowed to apply these costs as eligible expenses under their Stop Loss policy, without any prior notification.</p>
Telemedicine & Virtual Visits	<p>Policyholders who decide to waive cost-sharing for telemedicine and virtual healthcare visits for covered participants will be allowed to apply these costs as eligible expenses under their Stop Loss policy, without any prior notification.</p>
Early Rx Refills	<p>Policyholders who decide to allow covered participants to receive early prescription refills to ensure they have a 30-day supply will be allowed to apply these costs as eligible expenses under their Stop Loss policy, without any prior notification.</p>
Exclusions or limitations	<p>Anthem's stop loss policies do not have an exclusion or limitation for pandemics.</p>
Plan Changes and Amendments	<p>Anthem will review and apply eligibility as defined in the "Actively at Work" provision in the Employer's medical plan document to determine eligibility.</p> <p>If you amend your plan or eligibility provisions, we ask that you notify Anthem Stop Loss as soon as possible, with a normal standard of 30 days notice. Please send any amended plan document(s) or an email with the plan changes to: stoplossclaims@anthem.com</p> <p>Through September 30, 2020, we will not require that policy or plan amendments for these provisions be submitted for Anthem's formal review, subject to the following:</p> <ul style="list-style-type: none"> ○ Payment of stop loss premium is required to continue coverage for laid-off employees who are not actively at work ○ Coverage must be offered on a uniform non-discriminatory basis to all employees and employee premium contribution must be the same or less prior to the layoffs

	<ul style="list-style-type: none"> ○ Employees rehired by July 31, 2020 will not be subject to a waiting period <p>The above considerations apply to:</p> <ul style="list-style-type: none"> ○ Emergency Leave ○ Extended Leave ○ Temporary Lay Offs ○ Furloughs ○ Not Actively at Work Due to No Scheduled Shifts <p>If Anthem is notified in writing of a change to the Leave Policy, Anthem will mirror the underlying Medical plan document with no cost impact.</p> <p>If the Employer chooses to lay off Employees or severs the employment relationship, it may trigger a qualifying event under COBRA, if the Employer's plan is subject to COBRA. We recommend that Employers check their benefit booklet for details.</p> <p>An Employer can subsidize the Employee's COBRA premium.</p>
Government mandates	<p>Reasonable accommodations made in response to, or as a consequence of, guidance or requirements from duly authorized federal, state or local government entities will not result in the denial of an otherwise eligible stop loss claim.</p> <p>Anthem will abide by any applicable government mandates.</p>
Mid-Year Changes in Deductibles	<p>Mid-year deductible changes will not be considered. Anthem will be happy to entertain deductible changes at renewal.</p>
Delays or Changes to the claims process	<p>We do not anticipate any delays or changes to the stop loss process. At this time, we are not implementing any changes in our claims handling policies.</p>
Claim Timely Filing Limits	<p>Anthem allows six (6) months after the current contract year ends for timely filing. At this time, there are no plans for extension.</p>
Premium Payment Grace Period	<p>Anthem will work with customers experiencing payment difficulties due to COVID-19. We are extending our standard policy grace period for an additional 30 days should you need it. There is no need to contact us as it will be applied automatically.</p>
Rate Impacts	<p>Effective through July 31, 2020, if the loss of enrollment is a result of the COVID-19 crisis, rates and premiums will not change. Anthem continues to closely monitor this rapidly evolving situation. It is too early for us to address the impact on rates at this time.</p>

We recognize that this is a fluid and dynamic situation. As new information becomes available, we will review and reconsider our position on any dates set above.

Please continue to reach out to your Anthem Stop Loss Sales Executive or Account Manager should you have any additional questions.