

POTENTIAL SITUATIONS

Business is Reopening

Affordability
Business is intact but needs to lower costs

Workforce Impact
Business is intact; however, members are at risk

Workforce at Risk
Business terminates or significantly reduces covered members

Cost reduction and coverage options are available, if needed.

Options that may be beneficial include:

- Buy-downs and other benefit design options
- New coverage thresholds for employees and reduced participation guidelines

Cost-reduction options:

- **Small Group:** benefit buy-downs or alternate funded product
- **Large Group:** benefit buy-downs and other benefit design options, increased out-of-pocket costs, potential change in funding consideration
- **Specialty:** Savings are available when medical and ancillary plans are bundled through the Whole Health Savings program for Large Groups and through ABF plans, where available, for Small Groups

Communicate continuation-of-coverage options for employees who may be working limited hours.

Reduced contribution participation guidelines may be available

Rehire options:


- **Small Group:** 30 days with no lapse and 92 days with no waiting period
- **Large Group:** Depending on funding (fully insured, ASO, etc.), groups can potentially dictate terms and gap in employment

COBRA/continuation options

Coverage options hotline: 1-888-832-2583

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Possible solutions:
Individual and family coverage, Medicare, Medicaid, Short-term plans

 [DOWNLOAD: Coverage Options flyer](#)

NEXT STEP / SOLUTIONS