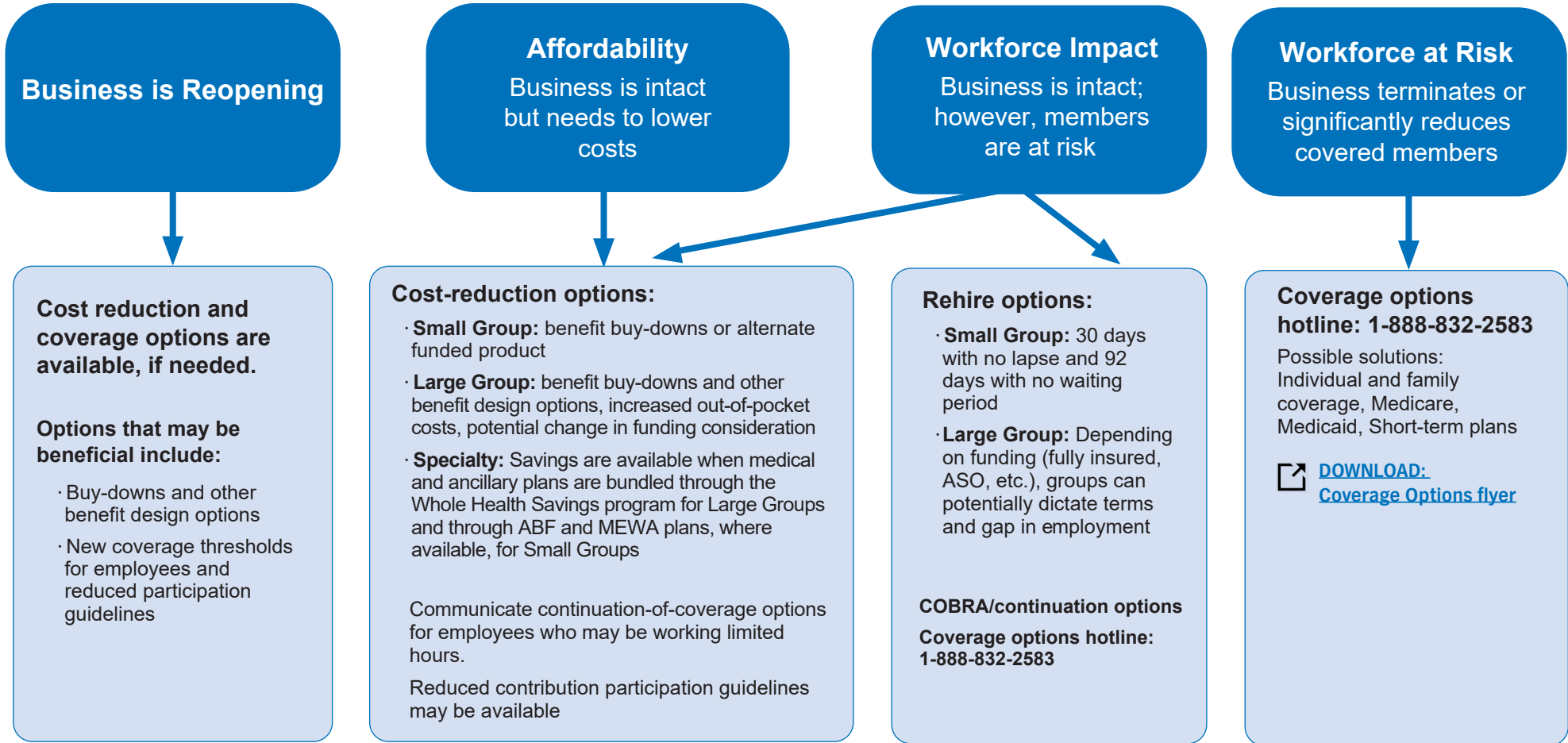


POTENTIAL SITUATIONS

NEXT STEP / SOLUTIONS



Business is Reopening

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

Affordability
 Business is intact but needs to lower costs

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 and MEWA 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

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

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

Workforce at Risk
 Business terminates or significantly reduces covered members

Coverage options
hotline: 1-888-832-2583

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

 **DOWNLOAD:**
[Coverage Options flyer](#)