

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 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

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

NEXT STEP / SOLUTIONS