



Aetna Commercial Employers 100+ Insured and Self-Funded FAQ

Health plan options for business owners during COVID-19 pandemic

Aetna is mindful of the many challenges our employer business customers and their employees are facing as a result of the COVID-19 pandemic. Many are experiencing slower sales, reductions in hours, layoffs and more.

The following Frequently Asked Questions (FAQ) includes our current responses to questions we know are top of mind for many of our Commercial employers 100+ insured and self-funded customers. We will continue to evaluate and update our responses as the situation evolves. The responses in this FAQ document should not be taken as tax or legal advice. We urge you to consult with your own benefits, tax and legal advisors on all these matters. We have endeavored to provide responses that are as universal as possible, but please note that Aetna has many unique products and features that may require adjustments. We urge you to consult with your account team as soon as possible before considering any of the actions described below.

Note – this is an updated document from the previously published guidelines released on 3/31/20 and updated on 6/3/2020. The most recent changes in this document are highlighted in red.

Eligibility	
Q: Our company is reducing hours and/or laying off and/or furloughing staff due to the COVID-19 crisis. Are we able to keep our employees covered on our Aetna plan(s)?	
Insured A: Yes. Your employees can maintain their coverage on your Aetna plans so long as (1) the reduction in hours/lay off is a temporary measure resulting from the COVID-19 pandemic; (2) you continue to pay your monthly bill and (3) you do not terminate the employee(s). This option is available to customers until December 31, 2020 . Please note the guidelines must be applied uniformly without regard to health status-related factors.	Self-Insured A: Yes. Payment of administrative fees, claims cost, and Aetna integrated stop loss premium are required to continue coverage for laid-off employees who are not actively at work. This option is available to customers until December 31, 2020 .
Q: If I terminate an employee due to reduction in hours, can I waive the waiting period when the employee resumes working 30+ hours?	
Insured A: Yes. Through December 31, 2020 , we are prepared to support changes to the waiting period rules. Any change in the waiting period rules that extends into the next plan year will be considered in the renewal.	Self-Insured Yes. At the Plan Sponsor's direction, waiting periods will be waived for any employees who have been temporarily laid off when rehired. This applies to both ASC administration and Aetna integrated Stop Loss.



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Q: Are my employees eligible for COBRA if or when we do layoffs?	
Insured A: A group is subject to COBRA as long as one person remains actively employed. Employees may elect to continue COBRA coverage under the normal notice and election procedure. If the plan has no active employees, the Aetna plan is terminated, and COBRA is not an option. Note that the timeframes for employees to exercise their COBRA rights have been extended by the Tri-Agencies.	Self-Insured A: A group is subject to COBRA as long as one person remains actively employed. Employees may elect to continue COBRA coverage under the normal notice and election procedure. If the plan has no active employees, the Aetna plan is terminated, and COBRA is not an option. Note that the timeframes for employees to exercise their COBRA rights have been extended by the Tri-Agencies.
Q: I have reduced my employees' hours and they are no longer able to afford their portion of the health insurance premium. Can they terminate coverage without a qualifying event?	
Insured A: Yes, we will allow employee terminations without a qualifying event. However, we will not be offering an additional Special Enrollment Period. Employers with Section 125 plans should consult with their benefits or tax advisors about the potential impact of such action and may wish to refer to IRS Notice 2020-29.	Self-Insured A: Yes, at the direction of the employer. However, we will not be offering an additional Special Enrollment Period. Employers with Section 125 plans should consult with their benefits or tax advisors about the potential impact of such action and may wish to refer to IRS Notice 2020-29.
Plan Questions	
Q: My company is being forced to shut down by state/government orders. Can we keep our insurance plan?	
Insured A: Yes. A business is not required to be physically open to maintain an insurance plan throughout the COVID-19 pandemic. Employees can maintain their coverage on the plans so long as (1) the shutdown is a temporary measure resulting from the COVID-19 pandemic; (2) the Plan Sponsor continue to pay its monthly bill and (3) the Plan Sponsor does not terminate the employee(s). This option is available to customers until December 31, 2020 . Please note the guidelines must be applied uniformly without regard to health status-related factors.	Self-Insured A: Yes. A business is not required to be physically open to maintain an insurance plan throughout the COVID-19 pandemic. Payment of administrative fees, claims cost and stop loss premium is required to continue coverage for laid-off employees who are not actively at work.



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Q: Do you anticipate any change in timing of renewals? In delivery of renewal rates? In response to requests for quotes?

Insured

A: No. At this time, we do not anticipate any changes in timing of renewals, delivery of renewal rates or responses for requests for quotes.

Self-Insured

A: No. At this time, we do not anticipate any changes in timing of renewals, delivery of renewal rates or responses for requests for quotes.

Q: Our company is not able to afford our plan. Are there options to change benefits before our renewal?

Insured

A: Yes. We will allow prospective plan changes, such as benefit buy downs only (no buy ups), provided that the group maintains the same renewal date.

Employees will be allowed to move to the lower cost plan. Employers should consult with their own benefits advisors about the implications. This option is available until **December 31, 2020**.

Self-Insured

A: Yes. We will allow prospective plan changes, provided the group maintains the same renewal date. This option is available until **December 31, 2020**. We will not allow any mid-contract changes to Aetna Integrated Stop Loss coverage levels (changing the individual or aggregate stop loss deductibles).

Q: Our company is terminating our plan. Are we required to give a 30-day term notice?

Insured

A: If the termination is due to COVID-19 (such as: close of business, unable to pay premium, no longer afford benefits program) Aetna will waive the 30-day advance termination requirement upon customer request, so long as the request is received prior to the requested termination date.

Self-Insured

A: If the termination is due to COVID-19 (such as: close of business, unable to pay premium, no longer afford benefits program) Aetna will waive the 30-day advance termination requirement upon customer request, so long as the request is received prior to the requested termination date.

Financial Questions

Q: Will Aetna have any change or leniency in payment policies or extend deadlines for payments due to the COVID-19 crises?

Insured

A: Our current contracts already include a provision for a grace period for those struggling to meet monthly payments. We will also continue complying with state mandated extensions of grace periods.

Self-Insured

A: Our current self-funded agreements have provisions for the due dates for payment of service fees and funding of claim wire requests that will continue to apply.



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Q: Will Aetna modify rates for changes in enrollment greater than 10 percent?	
Insured A: We will not modify rates when temporary changes in enrollment are due to the COVID-19 pandemic. This was only applicable through July 31, 2020.	Self-Insured A: We will not modify rates when temporary changes in enrollment are due to the COVID-19 pandemic. This was only applicable through July 31, 2020.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).