



## Aetna Commercial Employer's 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 employer's 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 12/15/2020 and 3/31/21. The most recent changes in this document are highlighted in red.

Eligibility	
<b>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)?</b>	
<b>Insured</b> <b>A:</b> Effective July 1, 2021, Underwriting will revert to standard caveats, policies, and practices, except where mandated by state law. For eligibility leniency (reduced hours/layoffs/furlough employees), we will handle any furloughed employees in the following manner: <ol style="list-style-type: none"><li>1. Furloughed employees who are currently on the coverage can remain status quo until the groups next renewal</li><li>2. Following the next renewal, furloughed employees will be treated as we would normally handle:<ol style="list-style-type: none"><li>a. Reviewing/approving furloughed employees to continue coverage (at both new business and renewal)</li><li>b. Off cycle plan changes may be requested on a case by cases basis and will be reviewed as such</li></ol></li></ol>	<b>Self-Insured</b> <b>A:</b> Effective July 1, 2021, Underwriting will revert to standard caveats, policies, and practices, except where mandated by state law. For eligibility leniency (reduced hours/layoffs/furlough employees), we will handle any furloughed employees in the following manner: <ol style="list-style-type: none"><li>1. Furloughed employees who are currently on the coverage can remain status quo until the groups next renewal</li><li>2. Following the next renewal, furloughed employees will be treated as we would normally handle:<ol style="list-style-type: none"><li>a. Reviewing/approving furloughed employees to continue coverage (at both new business and renewal)</li><li>b. Off cycle plan changes may be requested on a case by cases basis and will be reviewed as such</li></ol></li></ol>
<b>Q: If I terminate an employee due to reduction in hours, can I waive the waiting period when the employee resumes working 30+ hours?</b>	
<b>Insured</b> <b>A:</b> This liberalization will expire on 6/30/21. Effective July 1, 2021, Underwriting will revert to standard caveats, policies, and practices.	<b>Self-Insured</b> <b>A:</b> This liberalization will expire on 6/30/21. Effective July 1, 2021, Underwriting will revert to standard caveats, policies, and practices.



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<b>Q: Are my employees eligible for COBRA if or when we do layoffs?</b>	
<b>Insured</b> <b>A:</b> 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.	<b>Self-Insured</b> <b>A:</b> 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.
<b>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?</b>	
<b>Insured</b> <b>A:</b> The Liberalization will expire on 6/30/21. As of 7/1/21, Underwriting will revert to follow our standard UW caveats, policies, and practices.	<b>Self-Insured</b> <b>A:</b> This liberalization will expire on 6/30/21. As of 7/1/21, Underwriting will be reverting to follow our standard UW caveats, policies, and practices. 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.
<b>Plan Questions</b>	
<b>Q: My company is being forced to shut down by state/government orders. Can we keep our insurance plan?</b>	
<b>Insured</b> <b>A:</b> This liberalization has expired and therefore this question no longer applies.	<b>Self-Insured</b> <b>A:</b> This liberalization has expired and therefore this question no longer applies.



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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:** As of April 1, 2021 we will follow our standard UW caveats, policies, and practices.

**Self-Insured**

**A:** As of April 1, 2021 we will follow our standard UW caveats, policies, and practices.

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

**Insured**

**A:** This liberalization will expire effective June 30, 2021. Effective July 1, 2021, Underwriting will revert to standard caveats, policies, and practices.

**Self-Insured**

**A:** This liberalization will expire effective June 30, 2021. Effective July 1, 2021, Underwriting will revert to standard caveats, policies, and practices.

### 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:** As of April 1, 2021 we will follow our standard UW caveats, policies, and practices.

**Self-Insured**

**A:** As of April 1, 2021 we will follow our standard UW caveats, policies, and practices.

**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).**