

Carrier	Guideline
Aetna	Aetna will be considering payment deferrals or extended grace periods as needed. There is not a formal process in place as of yet. To request an extension, email the name and information of the plan sponsor that is requesting additional time to pay to the westaat@aetna.com mailbox.
Anthem	This is being handled on a case by case basis. Groups having financial difficulty should call Anthem's Eligibility & Billing Dept. and make arrangements.
Blue Shield of California	Blue Shield is evaluating every decision or request from the State and Federal Government and their senior sales leaders are meeting daily to make proposals and decide on next steps. For now, they are referring all clients back to their existing contracts and highlighting provisions that help in a time like this.
CalCPA Health	Groups experiencing hardship due to COVID-19 are able to request an extension by submitting an email to CalCPA following these guidelines. California law provides for a 30-day premium grace period for payments to be made. The California Insurance Commissioner has asked carriers to consider up to a 60-day grace period for clients that have a need for payment extensions. Since the duration of the current situation is unknown, CalCPA Health will update its grace period policy as needed, going forward. Currently, premiums due April 1 have a 30-day grace period extending payment receipts through April 30. Firms that have a business need to extend this grace period may request up to 60-days, extending April premiums to May 31, 2020. Requests to extend the grace period will be reviewed on a case by case basis by CalCPA Health. Please email your formal request to calcpahealth@calcpahealth.com providing the details of your circumstance and the date of your expected payment. Once the request is received via email, it will be forwarded to the Trust for review. The Trust will create an acknowledgement that the group is required to sign and send back, which outlines the extension. It is then to submit the a copy of the signed acknowledgement back to CalCPA via email for their records. All other provisions of the Subscription Agreement, Plan Document, state and federal regulations remain. Please note that CalCPA Health does not know if the extension of a grace period (beyond 30-days) effects an employer's obligations under ERISA or other federal and state regulations; for example, handling/remitting plan assets in a timely manner.
CaliforniaChoice	Not at this time, but if one is extended, it will go out as a broker blast. Currently groups have until the 12th of the coverage month to pay.
Covered California for Small Business	Information has not been released.
Health Net	Health Net is having active discussions around this area where they are looking for the best possible solutions for their groups and members during these unique times. Premium payments – There are regulations around grace periods and without regulation changes, we would need to find an alternate method of accepting short or late payments. They recommend to contact their Accounting Department for additional information at 1-800-224-8808 Option 3.
Kaiser Permanente	Kaiser will suspend all account terminations due to late payment for the month of April and will continue to monitor the situation to determine further action. Members and customers are expected to pay their premium dues as timely as possible but we will not apply a late fee for April due to late payment.
MediExcel Health Plan	<p>MediExcel Health Plan has developed Temporary Billing Options for those who may need support during these difficult times. The following options will remain available beginning April 1st through October 1st, 2020.</p> <ul style="list-style-type: none"> • 60-day Grace Period – clients have up to 60 days to pay their premiums before coverage is terminated. Late fees will be waived during the temporary period. • Credit Card Payments Accepted by Telephone - clients who wish to make their payments by credit card may do so by calling (619) 421-1659 option 5. • Structured Payment Plans – clients can contact our billing manager to discuss regular or partial payments to keep their coverage active. Participation and adherence to payment agreements will eliminate late fees during the payment plan period. • Cal-Cobra Administered by MediExcel – clients with accounts in good standing can request laid-off employees to be moved to Cal-Cobra and administered by MediExcel. <p>To participate in any of the above options, please e-mail the billing manager at alizarraga@mediexcel.com, or call (619) 421-1659 option 5, M-F, between 8:00 a.m. and 5:00 p.m.</p>

COVID-19 (Coronavirus)

Premium Payment Grace Periods & Extensions



Carrier	Guideline
Sharp	Not at this time, but if one is extended, Sharp will send a notification.
Sutter Health Plus	At this time, SHP is following the existing billing and grace period policy, and continues to monitor the situation and look to the DMHC for further direction.
UnitedHealthcare	UnitedHealthcare is working with customers on a case-by-case basis taking into consideration need and other criteria. All requests for premium extensions must come from the client/group directly and will follow UnitedHealthcare's standard process working with the Accounts Receivables team.
Western Health Advantage	Covered employer groups can contact the WHA Premium Billing department if they require a grace period or delay in premium payment. Each group will be handled on a case by case basis.

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