

Carrier	Guideline
<b>Aetna</b>	Awaiting information soon to be released.
<b>Anthem</b>	Awaiting information to be released.
<b>Blue Shield of California</b>	<p>Blue Shield advises the terms of their group service agreements continue to apply to employee eligibility for coverage. Please refer to the agreement and note that there are provisions in most group service agreements that may allow for continued coverage for members who are impacted by a temporary suspension of work or temporary reduction of hours in certain circumstances, such as a layoff, furlough, or approved leave of absence. This may be permitted under the employer's policies regarding coverage, under the following conditions:</p> <p>*If the subscriber ceases active work because of a disability due to illness or bodily injury, or because of an approved leave of absence or temporary layoff, payment of dues for that subscriber shall continue coverage in force in accordance with the employer's policy regarding such coverage.</p> <p>*If the employer is subject to the California Family Rights Act of 1991 and/or the federal Family and Medical Leave Act of 1993, and the approved leave of absence is for family leave pursuant to such Acts, payment of dues for that subscriber shall keep coverage in force for the duration(s) prescribed by the Acts. The employer is solely responsible for notifying employees of the availability and duration of family leaves.</p> <p>Please also note that employees who lose eligibility for coverage due to a reduction of hours or suspension of work may have the right to continue coverage under COBRA or Cal-COBRA. Please refer to your group service agreement for additional information. Please also refer to page 28 of the 2020 Small Business administrator's guide for leave of absence guideline.</p>
<b>CalCPA Health</b>	If employees are subject to temporary reduction in hours (including all hours) they may remain on the plan until their status changes to not being employed (non-active or terminated). For employees whose status changes to laid-off/terminated (subject to rehire) etc.; they should be removed from the active health plan status. Filing for unemployment assumes an employee is not active/terminated and the health plan should be non-active/terminated.
<b>CaliforniaChoice</b>	Awaiting information to be released.
<b>Covered California for Small Business</b>	CCSB allows for the employer to determine when the employee is no longer benefits eligible.
<b>Health Net</b>	Awaiting information to be released.
<b>Kaiser Permanente</b>	Awaiting information to be released.
<b>MediExcel Health Plan</b>	<p>Employee's coverages will not be altered unless directly requested by their employer. If the employer wishes to keep coverage for part time and furloughed employees, it will be at the employer's discretion.</p> <p>The 30+ hours per week requirement will be waived for existing employees only. If an employee is furloughed, they can remain on the Plan. Terminated employees must be removed from the Plan and can be offered COBRA.</p>
<b>Sharp</b>	Awaiting information to be released.
<b>Sutter Health Plus</b>	Sutter Health Plus does not monitor employee eligibility and relies on the employer to determine and provide them with updated eligibility.
<b>UnitedHealthcare</b>	Through May 31, 2020, UnitedHealthcare is temporarily relaxing its requirement that employees be actively working to be eligible for coverage and will allow employers to cover their reduced hour employees, as long as you pay the monthly premium. Please note that you must offer this coverage on a uniform, non-discriminatory basis.
<b>Western Health Advantage</b>	WHA is relaxing their eligibility requirements to be managed by the employer. They understand that most employers are either closed right now or have employees falling below the required minimum hours. They ask that the employer maintain premium payments during this timeframe and reach out to their premium billing department if the employer anticipates a change to their normal payment schedule/capability.

Data provided here is for informational purposes only.

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