

Carrier	Guideline
<b>Aetna</b>	Through July 31, 2020 employers can waive the new hire waiting period when the employee resumes working 30+ hours weekly.
<b>Anthem</b>	<p>If employee is rehired or converted to actively at work within 60 days of termination or date of furlough (in normal times it is 30 days, but we will extend to 60 days for enrollment receipt dates through July 31, 2020), the standard will be to reinstate as of the original effective date. This means:</p> <ul style="list-style-type: none"> <li>• No break in coverage</li> <li>• Employer responsible for back-payment of one or two months of premium</li> <li>• Deductible and OOP accumulators do not reset – it is as if the member never left the plan at all</li> </ul> <p>If employee is rehired or converted to actively at work within 60 days of termination and the employer's eligibility rules do not permit the employee to be reinstated as of the original effective date:</p> <ul style="list-style-type: none"> <li>• Employer will need to let Anthem know what effective date to use – would either be rehire date or some date in the future</li> <li>• Employer not responsible for back-payment of premium</li> <li>• Results in break in coverage</li> <li>• Deductible and OOP accumulators reset, unless terms of benefit booklet or certificate specifically state otherwise</li> </ul> <p>If employee is rehired or converted to actively at work between 61-92 days (or 61-365 days for Maine groups) of termination:</p> <ul style="list-style-type: none"> <li>• Employee will not need to satisfy the waiting period again</li> <li>• Employer will need to let Anthem know what effective date to use – would either be rehire date or some date in the future</li> <li>• Employer not responsible for back-payment of premium</li> <li>• Results in break in coverage</li> <li>• Deductible and OOP accumulators reset, unless terms of benefit booklet or certificate specifically state otherwise</li> </ul> <p>If employee is rehired after the expiration of the periods above, the answers are the same, except the employee will need to satisfy any applicable waiting period, or where permitted, join via an earlier open enrollment period. Note that Employer Access/Portal is not designed to process requests outside of the normal processes. All COVID-19 rehire requests must be submitted via paper. The employer must clearly state on the application/spreadsheet or email that the request is due to Qualifying Event: COVID-19.</p>
<b>Blue Shield of California</b>	Standard rule applies. If an employee is rehired within 6 months of cancellation of coverage, the effective date will be the date of rehire if the paperwork is received within 60 days of the rehire date. Re-employment notification must be indicated on the rehired individual's Employee Application.
<b>CalCPA Health</b>	Standard rule applies. If rehired within 30 days, employees can either be reenrolled without a lapse in coverage or can be treated the same as a new hire. If rehired outside of the 30-day window, the employee must be treated as a new hire.
<b>CaliforniaChoice</b>	CaliforniaChoice will allow the group to define the waiting period when the employee returns to work. An enrollment application must be received within 60 days of the employee's return to work, accompanied by a written request to waive the waiting period and proof of full-time employment. Coverage will be effective first of the month following the rehire date.
<b>Covered California for Small Business</b>	Standard rule applies. CCSB does not monitor the new hire waiting period. It is up to the employer to define and manage rehire eligibility based on their company policy.
<b>Health Net</b>	Health Net will waive the normal waiting period for rehired employees. Employees rehired by May 31, 2020 will not be subject to a waiting period.
<b>Kaiser Permanente</b>	Kaiser Permanente will allow the group to define the waiting period when the employee returns to work, with no minimum, but no greater than 90 days.
<b>MediExcel Health Plan</b>	Standard rule applies. MediExcel does not monitor the new hire waiting period. It is up to the employer to define and manage rehire eligibility based on their company policy.
<b>Sharp</b>	Sharp Health Plan will allow employers to waive their rehire waiting periods through May 31, 2020 for employees who are rehired.
<b>Sutter Health Plus</b>	Standard rule applies. Sutter Health Plus does not monitor the new hire waiting period. It is up to the employer to define and manage rehire eligibility based on their company policy.
<b>UnitedHealthcare</b>	UnitedHealthcare does not set or administer any waiting periods. As the employer, you have the option to waive your own eligibility rules to allow the employee to receive coverage on the day they are rehired.
<b>Western Health Advantage</b>	Standard rule applies. An employer group has the discretion to waive the new hire waiting period for employees that were furloughed or had benefits terminated during the reduction in hours/eligibility. WHA asks that the employer provide written notification along with the enrollment form to document the exception. WHA can only bill a full month of premium without proration so coverage would be effective on the first of the month following rehire date.

Data provided here is for informational purposes only.

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