

**Frequently asked questions about coverage, rates and membership in light of COVID-19
For our commercial and Medicare Advantage groups**

1. Will Blue Cross Blue Shield of Michigan and Blue Care Network allow employers to extend coverage to their employees who are affected during temporary closures or are temporarily laid off or have temporary reduced hours?

A: Yes, Blue Cross and BCN will allow extension of coverage for all group sizes provided premiums are paid based on current payment policies. Paying the premium is all that is required; no need to submit additional paperwork for current employees.

The following would apply:

- The employer still considers the individual an employee and therefore eligible for coverage under the group's plan.
- The employer maintains premium payments.
- The employer should notify the employee that benefits would be maintained for a specified number of months.
- If the employee does not return after the specified period, the group would proceed with the normal loss of coverage/termination process.

2. What is the standard employer premium payment grace period and are you making any changes to that policy?

A: Blue Cross and BCN will continue with our current grace periods – for fully insured customers this is a 30-day grace period. We recognize, however, that COVID-19 is rapidly changing our health care ecosystem and we will continue to assess our approach.

3. Will Blue Cross and BCN allow employers to modify open enrollment, new hire, reinstatement policies after returning from furlough?

A: Yes, Blue Cross and BCN will allow and is willing to waive waiting periods. Groups can re-add employees through the usual membership processes.

4. Will Blue Cross and BCN re-rate experience rated insured coverage or stop loss for changes in contracts or other fluctuations in eligibility that are driven by responses to the COVID-19 pandemic?

A: We realize that there may be several types of unique eligibility changes that occur in the near-term in response to COVID-19. To avoid creating concerns for our group customers we will place a temporary hold on our re-rating practices related to large changes in enrollment until further notice.

5. For customers that are experiencing a change in membership due to COVID-19, will Blue Cross and BCN allow the employer to self-adjust their bill?

Group customers or agents should not self-adjust the bill. Membership changes will automatically be applied in the group's next billing cycle. If there is more than a 25% change in the group's fully insured membership, groups should work with their managing agent or Blue Cross account representative before the due date.