



Capital Health Plan, Inc. Increasing Access to Health Care Services for Members to Aid in Coronavirus Treatment (COVID-19)

Capital Health Plan (CHP) is actively engaged in the COVID-19 fight and is committed to supporting our members and our community as this difficult situation evolves.

We have received a number of questions from agents and employer groups regarding the COVID-19 outbreak. Therefore, we wanted to provide the following updates:

1. To make sure our CHP members who need care are able to better focus on their health, there is no cost share for the COVID-19 test and CHP is waiving all member cost share (Copays and/or Coinsurance) for medical treatment related to a positive COVID-19 diagnosis, including in-patient and outpatient hospital admissions (Emergency Room and Observation) through June 1st.
2. Special Enrollment Period (SEP): Capital Health Plan is implementing a Special Enrollment Period from April 1–April 15, 2020. This SEP is for eligible employees that qualify for, but previously refused coverage under the employer group plan or wish to add an eligible dependent(s) during this time.
 - A reason code of “COVID19” should be added to the Enrollment Application during this timeframe with an effective date of April 1, 2020.
 - Groups can contact their agent or CHP Account Executive with questions related to this SEP.
 - Only groups enrolled with CHP prior to March 1, 2020 are eligible for this SEP.
 - This SEP is limited to employees who were eligible for the employer group plan prior to March 1, 2020, but did not elect coverage during their Initial Enrollment Period or group Open Enrollment Period
 - Eligible dependents (e.g., spouses and children) can also be added during this SEP.
 - Standard waiting periods will be waived.
 - Coverage will be effective on 4/1 for any member or dependent enrolled during this SEP.
3. Capital Health Plan has adopted a non-enforcement policy that will apply to currently enrolled eligible employees that will allow them to retain coverage as if they were active employees, even if they are furloughed or drop below the normal minimum hours required to be worked for full time employees (e.g. 25 hours a week for small employers and generally 30 hours a week for large employers). This non-enforcement policy will apply until May 31st.

- Employers should be applying consistent policies regarding offering continued health insurance to furloughed or currently active employees experiencing a reduction in hours.
 - Employers are encouraged to consult with their own employment counsel on extending employment benefits such as health insurance to furloughed and/or employees that experience reductions in hours worked to ensure compliance with federal and state labor laws.
4. Capital Health Plan has waived all copays for covered telehealth services including Amwell and any CHP contracted provider that provides telehealth services.
5. Capital Health Plan is prepared to work with our groups that may be experiencing financial hardship and need more time to pay premiums as a result of the COVID-19 pandemic. Please reach out to the Premium Billing Department as soon as possible at 850-383-3521.
- CHP will work with impacted employers to establish special payment arrangements if they are experiencing financial difficulties due to COVID-19.
 - CHP has the option to streamline the payment process for employer groups. Employers can pay by wire, or set up automatic payments (ACH), by contacting us at the number above.

For more updates, please continue to visit our website at:

<https://capitalhealth.com/news/novel-coronavirus-covid-19>