
Subject:

Information about Off-cycle Plan Changes and Special Enrollment Period Due to COVID-19 Pandemic



Hello,

As we continue to modify coverage criteria in light of the COVID-19 pandemic we wanted to share an update on two things: off-cycle plan changes and a special enrollment period effective immediately through April 17.

Off-cycle plan change requests

- We must receive the request in writing prior to the first of the month. The change will go into effect the first of the month following the request. No retro changes will be allowed.
- The group can change to a leaner plan only; they can't move to a richer plan design.
- The group can ADD another plan if they meet the multiple plan policy. The new plan must be leaner than their existing plan(s).
- The group needs to keep the same benefit administration year: plan year to plan year, and calendar to calendar year.
- The group will keep the same renewal date.
- The group will pay as billed and would receive a credit for any plan changes on an upcoming bill. (It may be the next bill depending on the timing.)
- **Claims:** If the group is moving to a higher deductible, claims will not be reprocessed.
 - Example: January group making a plan change on 5/1. From 1/1/2020 – 4/30/2020, they would be on Plan A and all the meters would be counting towards Plan A. On 5/1/2020, with the plan change, they would be put into Plan B. All the meters would transfer over but the claims from 1/1/2020 – 4/30/2020 are not reprocessed. If the member has additional claims after 5/1, they will be responsible for meeting the new deductible/OOP but their meters would carry over.
- **Large groups:** Same criteria applies as above. Sales should work with your underwriter on rates for alternate plan.

Special enrollment period: March 30 – April 17

- We will offer a Special Enrollment Period (SEP) that extends through April 17, 2020 for our fully insured and small employer level-funded group customers. Participation in this SEP will be determined at the group level. Self-insured employers also have the opportunity to do this at their own discretion.
- The following changes can occur during this time:
 - Adding coverage for an employee who had previously waived coverage
 - Adding dependents (must be added to the same coverage as an enrolled employee)
- Notification to HealthPartners is not necessary if the group elects to engage in this SEP.
 - HealthPartners has adjusted enrollment filters to allow for changes during this SEP.
 - The effective date of coverage can be immediate or at a future date designated by the group administrator.

All enrollment changes should be completed through Online Enrollment at healthpartners.com/employer or submitted through their regularly scheduled electronic enrollment file feed.

Contact your account manager with questions and thank you for your partnership during this unprecedented time.

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