

SMALL EMPLOYER HEALTH COVERAGE DURING COVID-19

A BRIEF GUIDE TO HEALTH COVERAGE FOR CONSUMERS



On March 26, 2020, the Office of the Commissioner of Insurance (OCI) issued a [Bulletin](#) in response to the COVID-19 Public Health Emergency regarding the continuation of health care coverage for small group employers.

MY EMPLOYER IS REDUCING MY WORK HOURS AND I DO NOT THINK I AM ELIGIBLE FOR HEALTH INSURANCE OFFERED THROUGH MY EMPLOYER, IS THERE A WAY I CAN STAY WITH THE SAME PLAN?

Yes. When an employee loses employer-sponsored health insurance, and it was no fault of the employee, there are options to remain with the same plan through federal COBRA or Wisconsin continuation. More information on COBRA and Wisconsin continuation is contained in the [OCI Fact Sheet](#).

ARE THERE ANY ADVANTAGES TO STAYING WITH MY EMPLOYER'S PLAN RATHER THAN STARTING A NEW INSURANCE PLAN?

Yes. Continuing with your current insurance is beneficial if you have started paying towards your deductible or maximum out-of-pocket limit. If you start a new insurance plan, the amounts you paid in coinsurance, co-payments or towards your deductible do not carry forward to a new policy.

IF I AM FURLOUGHED OR HAVE MY WORK HOURS REDUCED, AM I REQUIRED TO REMAIN ON MY EMPLOYER'S HEALTH INSURANCE PLAN?

No. Employees facing a reduction in income have the option of enrolling in a different health insurance plan during a 60-day window, referred to as a special enrollment period. During the special enrollment period, an employee may consider applying to the federal Marketplace by visiting [HealthCare.gov](#) for comprehensive coverage. They may also be eligible for premium reductions. An employee can also work with a licensed agent or an insurer to obtain quotes for individual coverage.

HOW DO I KNOW WHAT MY OPTIONS ARE IF I AM NOT ABLE TO STAY WITH MY EMPLOYER'S HEALTH INSURANCE?

You will receive a notice from your employer informing you of your rights to Wisconsin continuation coverage or if your employer has more than 20 employees, federal COBRA. You can also contact a licensed insurer or agent to help you with coverage. If you have questions about federal health insurance you can go to [www.211.org](#) or dial 211 to be connected with a trained nonprofit service professional. More information about the federal Marketplace is available at [HealthCare.gov](#). Be aware that once you receive notice from your employer you have 60 days to elect COBRA, continuation, or a new plan through a special enrollment period.

MY EMPLOYER'S HEALTH PLAN HAS SEPARATE DENTAL, VISION, AND PRESCRIPTION DRUG COVERAGE. IF I ELECT TO CONTINUE WITH MY EMPLOYER'S PLAN WILL I STILL BE ABLE TO KEEP THE SEPARATE COVERAGES?

Possibly. Your employer might be able to negotiate with their insurer to offer continued coverage for the separate dental, visions and prescription drug plans. Please be aware that separate coverages are not required to be offered when you elect continuation coverage. Check with your employer or insurer before making your selection to fully understand what coverage options you have.

ARE THERE ANY SPECIAL CONSIDERATIONS RELATED TO COVID-19?

The U.S. Department of Labor's Wage and Hour Division (WHD) has published guidance to provide information to employees and employers about how each will be able to take advantage of the protections and relief offered by the Families First Coronavirus Response Act (FFCRA) when it takes effect on April 1, 2020. You can find more information for employees [HERE](#).

