



What you need to know about group coverage

You may have a lot of questions around COVID-19. The health and well-being of all of our members is our top priority, so you can rest assured that Geisinger Health Plan is prepared to support you throughout this pandemic.

All of our members will get the care they need in a safe environment. We've eliminated financial barriers to make sure that those who need COVID-19 testing can get it—and we've partnered with Teladoc to allow our members to see a doctor for routine visits without having to leave the house.

On March 18, 2020, Governor Wolf ordered the closure of all non-life-sustaining businesses across Pennsylvania. Geisinger Health Plan is still open, and we will continue to provide access to care for our members.

However, we know that many other businesses have partially or fully reduced their workforce in response to the closure, leading to questions around employer group health coverage for out of work employees. [We've prepared the following FAQs to address your concerns.](#)

If you have additional questions, your account manager is standing by to answer them.

You have questions. We have answers.

Updates as of May 13, 2020

Q: If an employee needs to be tested for COVID-19, will they be charged?

A: No, members will not pay for a COVID-19 test, nor will they pay any visit fees to PCPs, urgent care centers, or emergency rooms if they are tested for COVID-19 during that visit. Testing and visit cost-shares will be waived for both in- and out-of-network providers.

Q: Is COVID-19 antibody testing covered?

A: Yes, COVID-19 antibody testing will be covered. In-network cost-sharing will be waived. If members have an out-of-network benefit, out-of-network testing is covered, but the member will be responsible for applicable cost-sharing.

Previously asked questions

Q: Will Geisinger Health Plan allow extending coverage to dependents who would otherwise be terminated for turning 26?

A: Upon a group's request, Geisinger Health Plan will extend coverage for dependents who turn 26 in April or May, provided that premium is paid. If a dependent turns 26 in April and May, coverage may be extended through June 30, 2020. Contact your customer care team or your account executive service specialist.

Q: Are early pharmacy refills available?

A: We are allowing early refills for 30- or 90-day prescriptions at retail pharmacies. We encourage our members to ask about and use home delivery when available for their prescriptions. We are also allowing early refills on 90-day prescriptions from our mail-order pharmacy, which delivers directly to the member's home at no extra cost. Early refills are available for controlled substances but will not apply for prescriptions that contain opioids outside of certain conditions.

Q: What happens if a group is unable to pay their premium?

A: Contact your Geisinger Health Plan account executive, account executive service specialist or the customer care team.

Q: My plan is fully insured. If I lay off part of my workforce in response to the COVID-19 crisis, can the company continue to cover those employees?

A: Yes. Through June 30, 2020, Geisinger Health Plan is relaxing its requirement that

employees be actively working to be eligible for coverage and will allow you to continue coverage for laid-off employees. Note that this is subject to all monthly premiums being paid and coverage offered on a uniform, non-discriminatory basis. You may not choose only certain people for whom you continue coverage and pay premium.

Q: My plan is fully insured. If I must lay off my entire workforce in response to the COVID-19 crisis, can the company continue to cover those employees?

A: If at least one person remains employed by the company and covered by the plan (e.g., the owner or a management employee), the company can continue to cover laid-off employees through June 30, 2020, if premium is paid. Note that you must offer this coverage on a uniform, non-discriminatory basis. In other words, you may not choose only certain people for whom you continue coverage and pay premium.

Q: If I lay off a significant part of my workforce today, will coverage extend until the end of the month?

A: Coverage will end on the last day of the last month for which we received premium payment unless otherwise noted on the Geisinger Health Plan change form. The employer's request should indicate the last day of coverage.

Q: How will I handle adding staff back to group health plan coverage after a period of layoff, furlough, or a period of termination with rehire?

A: An employee returning from layoff or leave is eligible to enroll if they were covered by Geisinger Health Plan before their departure and they meet eligibility criteria. When the new application is submitted, write "recalled from layoff" across the top. The effective date will be the day they return to work.

Q: What about COBRA continuation coverage if my plan is fully insured?

A: If your group is subject to COBRA and one person remains actively employed, employees may elect to continue coverage under COBRA under the normal notice and election procedure. If the plan has no active employees, the plan is terminated, and COBRA is not an option. In that case, employees losing coverage would have a special enrollment period to enroll in individual or other coverage (e.g., through a spouse).

Q: What about COBRA continuation coverage if my plan is self-insured?

A: If your group is subject to COBRA and one person remains actively employed, employees may elect to continue coverage under COBRA under the normal notice and election procedure. If Geisinger Health Plan is your stop-loss carrier, we will not limit the number of COBRA participants under the stop-loss policy through June 30, 2020. If GHP is not your stop-loss carrier, check with your stop-loss carrier about any rules it may have regarding minimum enrollment of active employees for stop-loss coverage. If the plan has no active employees, the plan is terminated, and COBRA is not an option. In that case, employees would have a special enrollment period to enroll in individual or other coverage (e.g., through a spouse).

Q: If my group's enrollment drops by more than 15% as a result of the COVID-19 situation, will my rates/premiums be subject to change?

A: Through June 30, 2020, if the loss of enrollment is a result of the COVID-19 pandemic, rates and premiums will not be adjusted due to enrollment change.

Q: As an employer I offer a Qualified High Deductible Health Plan (QHDHP). Are my employees able to pay for COVID-19-related testing and treatment without jeopardizing their qualified status?

A: QHDHPs will not lose that status merely because they cover the cost of testing for or treatment of COVID-19 before plan deductibles have been met. The IRS notice 2020-15 also noted that, as in the past, any vaccination costs continue to count as preventive care and can be paid for by an QHDHP.

Q: Is Geisinger Health Plan able to offer other coverage to employees who are losing their health insurance coverage after being laid off?

A: Geisinger Health Plan can offer ACA-compliant individual plans for those who have been laid off and lost employer-sponsored coverage, and those people may be able to benefit from premium subsidies (advanced premium tax credits). Those interested in an individual plan should contact **800-918-5154** to speak with a Geisinger Health Plan individual sales center associate. Our associates can help them determine whether they qualify for premium subsidies to help reduce their monthly premium and, when applicable, can also refer those with qualifying income to be evaluated for Medicaid eligibility.

If you have furloughed employees/members that are 65 years of age or older, have them call Geisinger Gold at **877-821-5056** to review their options into one of our Medicare Advantage plans. We offer all-in-one \$0 deductible health plans that include prescription drugs, as well as optional supplemental benefits such as dental, vision, hearing and even gym memberships all with monthly premiums as low as \$0. We encourage them to call as soon as possible to review their eligibility.

Q: How soon will coverage be effective for those who enroll in an individual, ACA-compliant plan?

A: For plans sold on the Federally Facilitated Marketplace (FFM), the FFM will determine the earliest allowable effective date, which may be the first day of the following month. For plans sold off the marketplace, accelerated effective dates may be available. If someone is interested in an individual plan, they can call **800-918-5154** to speak with a Geisinger Health Plan Individual Sales Center Associate. Note that premium subsidies may be available for plans purchased on the FFM. Premium subsidies are not available for off-exchange plans.