COVID-19 Employer-Provided Health Insurance Update

If you are insured by Medicare, Medicare Advantage, have Medicare supplements or individual health insurance plans, you should continue to pay your premiums as usual. Because these types of plans are not employer-sponsored plans, your coverage is not affected. For information about virtual visits that may be available to you, please scroll toward the bottom of this communication.

The information discussing the impact of leaves, layoffs and termination of employment, unemployment and premium payments applies specifically to commercial, employer-provided group insurance policies. A separate communication has been sent to all MDA Health Plan sponsors; please refer to that enewsletter.

Information for Group Plans

With many dental practices closed completely or seeing only emergency patients, questions are arising about how work interruption will affect health insurance coverage. Employers are being encouraged to place employees on paid or unpaid leaves of absence due to the COVID-19 pandemic. On March 19, the Michigan Department of Labor and Economic Opportunity issued guidance strongly urging employers to put workers on temporary leave rather than terminating them. Employers may tell their employees they are being placed on a temporary or indefinite unpaid leave with return to work expected within 120 days. Advise them that the situation is fluid and subject to change.

Tell employees to file for unemployment benefits and indicate on their filing that they are on temporary unpaid leave. Complete the unemployment form found here and give one copy to each affected employee. Click here to link to an Unemployment Insurance Agency fact sheet on filing for benefits. You may wish to refer to this web page for in-depth information on handling leaves.

Under the governor’s order, employers will not be charged for unemployment benefits if their employees become unemployed because of an executive order requiring them to close or limit operations. The MDA believes that such an order affecting dentistry may arrive soon. Keep your eyes open for an announcement about this from the MDA.

Managing premium payments when employees are on leave

Premium payment is solely an employer obligation. If the employer chooses to continue paying the premium for their employees, that will maintain active health coverage. Legal strongly advises that the employer provides clear and up front communication about how the employee premium will be handled. There are several options to consider:

1) Employer can pay for the employee’s share of the premium amount (premium forgiveness).
2) Prepayment method: Calculate the amount of premium and have the employee pay it up front out of their next paycheck
3) Employee pays the employer directly, via personal check or money order. The employee would not get the benefit of using pre-tax dollars to pay his or her premium.
4) Employer pays on employees’ behalf and employees pays the employer back once he or she is back to work – either lump sum or over a period of time.

Individual Insurance and Group Plans: Virtual Visits BEFORE Deductibles may be available

Michigan has established a COVID-19 hotline. COVID-19 screenings and telephonic visits are free to everyone who calls the COVID-19 Hotline: 616-391-2380.
No-cost, virtual telehealth medical services are being provided to BCBSM and Priority Health individual subscribers through at least April 30. This will encourage people to consult with physicians from home using their computers, smartphones, tablets and telephones. By providing no-cost access to “virtual” doctor visits, subscribers with manageable flu-like symptoms can have their initial consultations with doctors from home, rather than go into doctors’ offices or hospital emergency rooms that are expected to be strained in treating people with severe COVID-19 symptoms. (Please note that Priority Health information is for individual or small group subscribers outside the MDA Health Plan.)

Accessing online visits for BCBSM Subscribers:

Go to bcbsm.com and create an account. Then visit bcbsmonlinevisits.com on your computer, download the BCBSM Online Visits℠ app with your mobile device or call 1-844-606-1608. You’ll be asked to fill in some basic information, including your Blue Cross or Blue Care Network member number. Once that’s complete, you’re ready to use Blue Cross Online Visits. Follow the prompts to access care.

At no cost, Blue Cross’ 24-Hour Nurse Line allows you to talk to a registered nurse day or night. Registered nurses can answer your questions and help you decide where to get care when it’s late or if your primary care doctor isn’t available.

- **Blue Cross members**
  1-800-775-2583
- **Blue Care Network members**
  1-855-624-5214

**Priority Health Virtual Visits**

Virtual visits may be set up through the Priority Health app or by logging into your member center at priorityheath.com. Download the Spectrum Now app from your device’s app store. You’ll describe your symptoms using an online questionnaire and a doctor will diagnose and treat the condition the same day.

Priority Health covers the cost of virtual care for all members and starting immediately will temporarily waive costs before deductible for HSA plan members, through April 30, 2020. Behavioral health virtual care remains a separate benefit, covered at the specialist level.

**Other insurance plans**

Please visit the carrier’s website for other insurance plans to see what types of telehealth programs may be available based on your coverage.

**Conclusion**

The Coronavirus National Emergency is a rapidly developing situation and information from the state and federal government is constantly changing and being updated. Staff at MDA Insurance is diligently tracking all updates regarding the disease, legislation, travel restrictions and risk assessments from official sources.

Most MDA Insurance employees are working from home until the COVID-19 emergency ends. Office phones have been forwarded to mobile telephones. During this time, we encourage you to call 800-860-2272 and access the company directory to be connected to your usual contacts. If you leave a message, we
will make every effort to return your call in a timely manner. We ask for your patience and understanding as we navigate through unprecedented circumstances.