blue california

Updated April 1, 2020

COVID-19 Fact Sheet

Important information on COVID-19 and resources to help you and your employees navigate through coverage options and get the care you need.

Our mission and why we're here: At Blue Shield of California, our mission is to deliver care that's worthy of our family and friends and sustainably affordable. The safety and wellbeing of our members, employees, business partners and our communities is our priority and our decisions as a company are guided by that. As we continue to monitor the impacts of COVID-19, we're committed to keeping you informed and ensuring our members have the care they need.

- **Highlights:** Visit our news center for the latest updates and steps we're taking to address COVID-19. Subscribe to receive Blue Shield news stories delivered to your inbox when published.

Partnering with our employers

- **Special enrollment period (SEP) open through end of June** – allows individuals who previously declined coverage for themselves or their dependents to enroll for benefits during this time. Small groups may make a one-time buy-down plan change outside of their annual renewal, and enroll members in this new plan offering.
- **Keeping employees and groups covered during COVID-19 outbreak** – we are providing employers with the information they need if they are trying to maintain their workforce, and keep their employees covered through layoffs, furloughs or reduction in hours.
- **Re-enrolling members and groups who do lose coverage** – we are expediting the process for regaining coverage, including reducing waiting periods and establishing flexible enrollment requirements.
- **Account teams are available to discuss custom solutions for your business** – we are considering alternative options on a case-by-case basis for employers who are trying to sustain their business through this health crisis.
- **Applying Federal mandate for self-funded business** – we are administrating benefits for COVID-19 testing without cost sharing requirements, prior authorization or medical management requirements for these custom groups.
- **Piloting virtual tools** – we are creating new tools to assist employers with enrollment in a variety of channels including web-based, member apps and social media.

Caring for our members

- Waived treatment and testing costs, as well as prior authorization requirement, associated with COVID-19.
- Announced we are monitoring prescription drug supplies and allowing members to request early refills of their prescriptions.
- Provided information on mental health challenges and ways to cope with the outbreak.
- Waived costs for use of Teladoc and telehealth: online, telephone and smartphone tools used for consulting with doctors and other providers without a trip to an office or hospital.
- Opened regular communication channels with federal, state and local officials, agencies and regulators to coordinate an effective response.
- Created a dedicated COVID-19 website to inform members of their coverage under specific plans.
- Announced a new digital tool for network hospitals at no additional cost to help them triage the influx of patients seeking advice on coronavirus or other medical care. (Blue Shield has 347 hospitals in our preferred- provider network.)
- Adjusted our call center operations to prioritize five key areas:
    - Members with questions about coronavirus, including testing
    - Prescription/pharmacy questions
    - Medicare members, largely comprised of high-risk populations
    - Medi-Cal members, which includes many of our state's most vulnerable populations
    - Consumer groups, who have no other means for coverage

Supporting our communities

- Provided $100,000 to nonprofit MedShare to fund essential medical equipment, such as facemasks and gowns, at community health clinics to help stem the spread of coronavirus.
- Contributed $500,000 to Oakland COVID-19 relief fund to support urgently needed drive-through testing. Of those funds, $300,000 is earmarked for medical experts from Brown & Toland Physicians to help set up this testing in their local community.

Keeping our employees safe

- Transitioned nearly 6,800 employees to work from home and equipped them with the tools they need to continue to provide the highest level of service our members deserve and expect from us.
- Introduced two Public Health Emergency Paid Family Leave and Disability programs to better support the health and wellbeing of our employees and their families.
- Formed Coronavirus Business Continuity Task Force – an extension of the group that deals with how to keep Blue Shield running during disasters and emergencies – with daily meetings focused on business operations decisions.
- Continued to reassure our employees that their health and wellbeing and their families takes priority as we work to support our members through this pandemic.

Important Business Operations: What you need to know

Keeping employees covered through layoffs, furloughs or reduction of hours

Fully insured groups

Employers across the country are managing difficult decisions to keep their employees safe and businesses open. Maintaining health coverage through layoffs, furloughs, or reduction in work hours can be challenging and we will continue to provide coverage through June 30, 2020 as long as premiums are received. Coverage must be offered on a consistent, non-discriminatory basis to all employees, and employee premium contributions must be the same or less prior to the layoffs, furloughs or reduction of hours.

Self-funded groups

Plan sponsors typically determine eligibility and continuation of group coverage, which should be described in the group's Plan Document. If the Plan Document does not detail furlough or reduction-in-force situations, the Plan Sponsor would have to make a determination of how to proceed with employees in these situations. For example, employees (and their dependents) who lose eligibility for coverage due to a furlough or reduction in force may be eligible to elect continuation coverage under COBRA or Cal-COBRA.

Assuming the Plan Sponsor continues to pay administrative fees, claims, and stop-loss premiums (if applicable) for the workforce that is laid off and not actively at work in the same manner as prior to the COVID-19 crisis, there would be no change in coverage. For groups that have stop-loss coverage outside of Blue Shield, please confirm these eligibility requirements with your stop-loss carrier.

Options for continuing coverage for laid-off employees – Fully insured or Self-funded

- Employees can remain on a group plan to keep them covered in the same manner as prior to COVID-19 if premium payments continue for laid-off employees.
- Employees can elect COBRA, if eligible, and will be liable to pay the full cost of coverage (unless their employer chooses to subsidize COBRA premiums).
- Employees can enroll in the individual marketplace. Employees may benefit from government subsidies to help pay premiums. Information about Blue Shield individual health plan options can be found here.

Premiums, billing and coverage changes

For groups that need extra support during this difficult time, please contact your Blue Shield account team to discuss options for maintaining coverage. Your partnership is important to us and we will do our best to work with you to meet your company's specific needs.

Business continuity

Blue Shield of California is committed to ensuring our stakeholders have uninterrupted access to the services they need. In these times of uncertainty, we are working around the clock with our brokers, employers, providers, and members to support those affected by COVID-19. We have already taken actions to preserve both the safety of our people and continuity of our business operations, and we continue to closely monitor the situation. We have enabled nearly our entire workforce – around 6,800 employees – to work from home so we can continue to provide uninterrupted service to our partners.

Over the last several years, we have made significant investments in our technological infrastructure and contingency planning. We are happy to report that there have been no material changes in claim reporting lag, claim processing lag, or other claim-payment related procedures as a result of new business protocols resulting from the recent COVID-19 pandemic.

Though we are still transitioning and working hard to optimize our customer service teams who only recently began working from home, we have augmented staff through cross-training and are actively working with our vendors to increase their staffing levels. We've established a dedicated COVID-19 line and are answering calls within five seconds or less. All member lines of business in total are answering calls within an average of 18 seconds.

We are pleased to share that we have no disruptions for medical management, and we will continue to monitor the situation to ensure our members have access to care. The Blue Shield of California team is meeting several times a day to assess current practices and review service level trends for both utilization management and case management and is actively adjusting practices as needed.

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- For employers, click here or contact your Blue Shield account team
- For members: Get information on how and where to seek care and learn more about what your plan covers