Frequently Asked Questions About Coronavirus (COVID-19) Coverage

Will COVID-19 testing and related services at be paid without member cost share?
Yes, testing and related services, including the office/urgent care/emergency room visit, will be paid without member cost share.

How are out-of-network COVID-19 labs being covered?
In accordance with new federal regulations specified in the Coronavirus Aid, Relief and Economic Security (CARES) Act, lab services will be paid without member cost share.

If a group has to furlough employees or reduce their work hours due to COVID-19, are they still eligible for benefits?
As long as premiums continue to be paid by the employer, we will not terminate members.

Is telehealth covered without member cost share, including on qualified high-deductible health plans (QHDHP)?
Yes, in-network telehealth benefits are covered with no member cost share.

For employees and their family members who previously chose to waive coverage, can they be added now during a special enrollment period, due to COVID-19?
Yes, we will allow a Limited Special Enrollment April 6, 2020, through April 19, 2020, with a coverage effective date of April 1, 2020.

How do I add an employee in BluesEnroll?
After you log into BluesEnroll, add the employee and/or dependents. When asked for reason for medical change, select Newly Eligible for Coverage and enter “4/1/2020” when asked to enter the eligibility date. For step by step instructions, please contact your account team.
**Will groups be allowed to make mid-year plan changes?**

At this time, we will continue to administer plan changes in accordance with the contract. However, we will continue to monitor any guidance or regulations passed by the federal government.

**For groups that are forced to lay off employees and terminate their coverage, when business resumes and members are added back to the policy, will the waiting period be waived?**

Yes, upon request we can waive the waiting period for members who were laid off due to COVID-19.

**Will BCBSNE change premium delinquency policies during this pandemic?**

Current contract and/or grace periods would apply.

**If my group’s enrollment drops by more than 10% due to COVID-19, will my premium rates change?**

We will continue to administer plans in accordance with the contract.