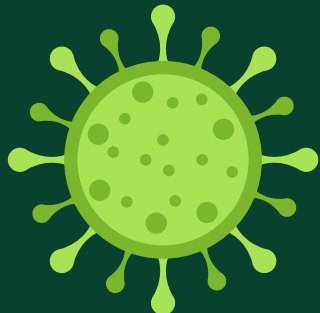
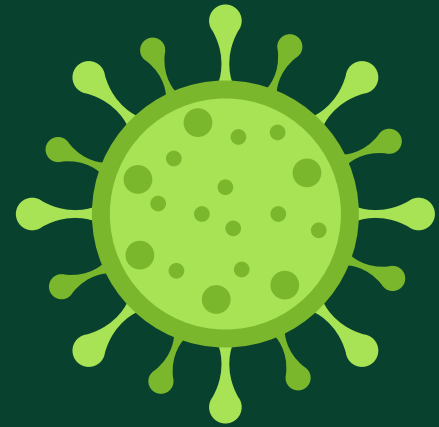


# **COVID-19 Employer Decision Guide:**

How to help impacted  
employees stay covered





During this difficult time, we want ensure you that we're here to help, both you as an employer, and your employees and their families. Offering access to the health coverage they need is our top priority. Equally important is exemplifying compassion and understanding that the decisions made impact each business, individual and the community differently.

To help lessen the burden and offer resources and solutions, use this decision guide to identify opportunities to help your employees maintain health coverage due to temporary or long-term changes in employment, resulting from the impact of COVID-19.\*

\*This resource is for educational purposes only and is not intended as legal advice. Please consult your benefits attorney with any legal questions.



**Help is available for your business as you continue to offer health coverage to your employees.**

**As you review your current benefits and weigh your options, consider the following:**

**1. Look into expanded delinquent payment terms, or payment plans.**

At Priority Health, we've modified our delinquent payment termination process. That means our customers have more time to remit payment and can continue to evaluate the COVID-19 circumstances as the pandemic evolves.

**2. Suspend EFT payments.**

This can help if you're worried about having the funds available for scheduled EFT (electric fund transfer) payments. Priority Health customers can reach out directly to us to suspend EFT withdrawals.

**3. Continue offering benefits to laid off employees if you can.**

If you have Priority Health, you can continue to provide these benefits to your employees if you keep their status as "active". Note, an employer must be consistent with what options they offer to all similarly situated employees.

**4. Explore lower cost benefit designs.**

If you're looking to reduce the cost of your health benefits, one good place to start is evaluating your benefit design. You can work with your health insurer to see if there's lower cost options available to you and your employees.

Priority Health offers minimum value plans, tiered network options as well as independent health coverage reimbursement arrangements (ICHRA) which help our customers continue to offer benefits at a lower cost.

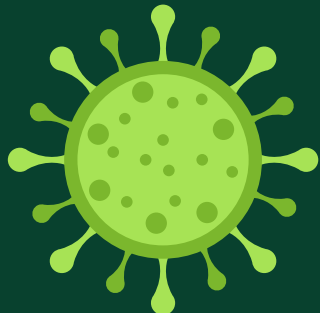
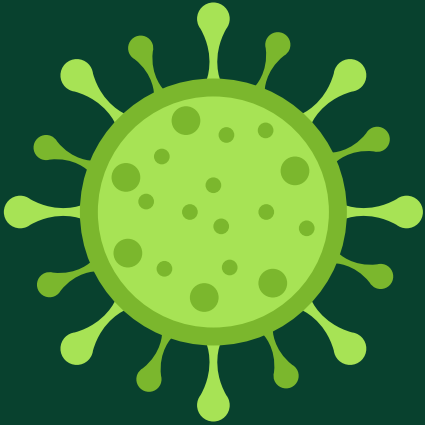
**More resources:**

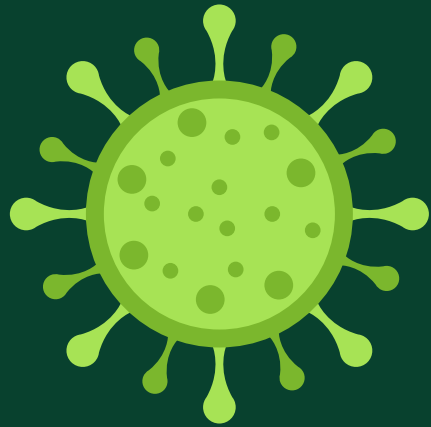
Your licensed insurance agent is a great resource to help you evaluate your available options.

[Frequently asked employer questions - answered by Priority Health](#)

[CDC guidance for business and employers](#)

[State of Michigan guidance](#)





***Employees won't lose what they've already paid with deductible credits.***

If an employee loses their coverage and enrolls in an ACA Individual plan with Priority Health, we'll provide a deductible credit for the amount they've already paid toward their 2020 annual deductible. This credit is available to everyone, even if their current employer-sponsored plan was with another carrier\*.

\* a current Explanation of Benefits (EOB) or deductible balance statement will need to be submitted.



**If circumstances arise where you're unable to continue offering employee health coverage, we have a dedicated team of advisors to help your employees.**

Your employees have options and based on their specific situation, they can get help finding the best one. We have resources, including a **dedicated team of advisors available toll-free at 833.997.1344, Mon – Fri, 8:30 a.m. – 4:30 p.m.** to help employees find the best price for the coverage they'll need to get through this unprecedented period.

**1. COBRA coverage**

- If you are an employer required to extend benefits through the COBRA law (Consolidated Omnibus Budget Reconciliation Act of 1985), you can find helpful information through [Infinisource](#). Your licensed agent or benefits attorney can help you understand COBRA-qualifying events and which employees may be eligible for continuation of coverage.
- COBRA coverage is elective for employees, not necessary. It allows your employees to keep the same plan they are already familiar with, generally without any gap in coverage, but may not be affordable for employees. It's important they're informed about their options for coverage. Priority Health has a dedicated team of advisors that can help employees who have lost coverage, at 833.997.1344.

**2. Individual health coverage**

Your employees may qualify for one of the following options:

**Special Enrollment Period**

- Loss of health coverage may qualify employees to enroll in individual health coverage through a Special Enrollment Period.
- Additionally, employees may be eligible for federal subsidies that help them pay monthly premiums and reduce out-of-pocket costs.
- Employees can explore plan options online at [HealthCare.gov](#)

**No gap in coverage combo**

- Priority Health offers a "no gap in coverage" combo plan which provides immediate and long-term coverage.
- The combo includes a short-term plan for immediate coverage until enrollment in an ACA plan becomes effective through the Healthcare Marketplace.
- This combo is especially helpful for those who qualify for a Federal subsidy.

**Short-term plans**

- For immediate coverage, employees can enroll in a Priority Health MyPriority short-term plan.
- These plans are very affordable and employees can select their needed length of coverage—one to six months.

**3. Healthy Michigan plan**

- A Healthy Michigan plan can play a key role in connecting individuals to free testing and treatment for COVID-19 and other health care coverage.
- Employees can visit [mibridges.michigan.gov](#) or the local Department of Human Services office, who can help verify eligibility.
- They can call Michigan Enrolls at 888.367.6557 (TTY users call 711) and ask to get their coverage through Priority Health. If they don't select a carrier, one will be auto-assigned.

To us it doesn't matter how you're covered, just that you and your employees are.

### **About Priority Health**

With over 30 years in business, Priority Health is the second largest health plan in Michigan, offering a broad portfolio of health benefits options for employer groups and individuals, including Medicare and Medicaid plans. Serving more than one million members each year, Priority Health continues to be recognized as a leader for quality, customer service, transparency and product innovation.

**Reach out to your  
licensed agent for  
more information  
about your options.**

