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FOR IMMEDIATE RELEASE

COVID-19: HR & Benefits Questions to Ask

As daily life continues to change with the impact of COVID-19, we wanted to share critical questions that HR teams should be asking their brokers, consultants, and health & welfare carriers.



Cost Impact

- With many elective surgeries being postponed, what is the likely cost impact to my health plan, both in the short- and long-term?
 - How can I support my employees in this situation?
- What is the expected cost impact of covering COVID-19 testing and treatments?
- Will my next stop-loss renewal be impacted, or are related claims expected to be below my specific deductible?
- What is the estimated impact to my COBRA costs, given that:
 - Most companies are probably not on-boarding / hiring new employees in the short-term.
 - Many of my employees will be laid-off.



Compliance and Administrative Procedures

- Given changes in federal (and potentially state) laws, what are my compliance obligations?
- How should I adjust my return-to-work protocols and my paid time off policies?
- Will employees who are not technically allowed to work (e.g., quarantined, work shut down) continue to be covered under my benefit program? If so, will coverage differ from today (e.g., transition to “not actively at work”)?
- If many or all of my employees are now working remotely, is there any change in status for employees currently on disability based on their inability to work in the office / field?



Communications Considerations

- What types of communication should I be sending or asking my carrier(s) to send?
 - Should I be addressing wait times that employees may experience for virtual care (telemedicine, nurse line, etc.)?
- Without the ability to hold in-person open-enrollment meetings, should I hold off on changes to my plan and / or vendor?