ANTHEM, INC. 3/23/20

***Q1:        As an employer, are we able to continue employee health benefits if part of the workforce is laid-off in response to the COVID-19 crisis?***

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| **Fully Insured Plans**  | **Self-Insured Plans** |
| Yes.  Anthem’s requirement for employees to be actively working in order to be eligible for coverage will be relaxed through May 31, 2020 as long as the monthly premium payment is received.  Coverage must be offered on a uniform, non-discriminatory basis to all employees and employee premium contributions must be the same or less than they were prior to the layoffs.  | Yes.  Payment of administrative fees, claims cost and stop loss premium is required to continue to continue coverage for laid-off employees who are not actively at work.  Coverage must be offered on a uniform, non-discriminatory basis to all employees and employee premium contributions must be the same or less prior to the layoffs. If Anthem is not your stop loss carrier, Anthem recommends verifying coverage with your stop loss carrier.  |

***Q2:        As an employer, are we able to continue employee health benefits if the entire workforce is laid-off in response to the COVID-19 crisis?***

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| **Fully Insured Plans**  | **Self-Insured Plans** |
| Yes.  If one person remains actively employed and continues health benefit coverage, all laid-off employees will be eligible for coverage as long as the monthly premium payment is received.  Coverage must be offered on a uniform, non-discriminatory basis to all employees and employee premium contributions must be the same or less prior to the layoffs.  | Yes. If one person remains actively employed and continues health benefit coverage, all laid-off employees will be eligible for coverage.  Payment of administrative fees, claims cost and stop loss premium is required to continue coverage for laid-off employees who are not actively at work.  Coverage must be offered on a uniform, non-discriminatory basis to all employees and employee premium contributions must be the same or less prior to the layoffs. If Anthem is not your stop loss carrier, Anthem recommends verifying coverage with your stop loss carrier. |

***Q3:        Will continuation coverage be available for employees who have been laid off and as an employer are we able to offer continuation coverage to our employees at their own expense?***

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| **Fully Insured Plans**  | **Self-Insured Plans** |
| If you offer COBRA and if one person remains actively employed, employees may elect to continue coverage under COBRA by following the normal notice and election procedures.  If there are no active employees, the plan is terminated and COBRA will not be an option.  However, employees will have the option to enroll in individual coverage during a special enrollment period or would have the option to purchase a short-term plan that is subject to medical underwriting.   | If you offer COBRA and if one person remains actively employed, employees may elect to continue coverage under COBRA by following the normal notice and election procedures.  If there are no active employees, the plan is terminated and COBRA will not be an option.  However, employees will have the option to enroll in individual coverage during a special enrollment period or would have the option to purchase a short-term plan that is subject to medical underwriting.  If Anthem is your stop loss carrier, the policy will terminate if the minimum enrollment of active employees threshold is not met.  If Anthem is not your stop loss carrier, Anthem recommends verifying coverage and minimum enrollment requires with your stop loss carrier.  |

***Q4:        Will Anthem extend employee health benefit coverage to the end of the month if a significant part of my workforce is laid-off today?***

              A:  If premiums have been remitted for the month of March, coverage will continue through the end of March.

***Q5:        Will my rates/premium be subject to change if enrollment drops by more than 10% as a result of the COVID-19 crisis?***

              A:  Effective through May 31, 2020, if the loss of enrollment is a result of the COVID-19 crisis, rates and premiums will not change.

***Q6:        As a result of the COVID-19 crisis, will Anthem renewal rate actions or quote responses be delayed or impacted?***

A:  Anthem will continue to meet renewal rate actions and / or quote expectations and do not anticipate delays or impacts.

***Q7:        Will Anthem allow a premium payment grace period extension?***

              A:   Anthem’s current premium payment policy will remain in place.

***Q8:        If employees are losing their health insurance coverage due to being laid-off, will Anthem be able to offer coverage options?***

              A:  Individual short-term and ACA compliant health insurance plans will be available as options for your employees impacted by loss of coverage.

***Q9:        For employees who enroll in an ACA compliant health insurance plan, how quickly will their coverage be effective?***

              A:  For plans purchased on the federal exchange, government rules require coverage to be effective the first of the following month.   Premium subsidies may be available for plans purchased on the federal exchange.

              For plans purchased outside of the federal exchange, Anthem will waive the special enrollment period procedures and allow your employees to obtain coverage effective the day after the loss of their employment.   Premium subsidies are not available for plans purchased outside of the federal exchange.

***Q10:      If employees chose to enroll in a short-term plan, how quickly will their coverage be effective?***

              A:  Short-term plans will be reviewed and approved by underwriting and will be effective the day after formal underwriting approval.

***Q11:      If an employee has met or paid a portion of their deductible under their group coverage, will Anthem apply a credit to a new individual plan deductible?***

              A:  If previous coverage was under an Anthem group plan, Anthem will apply a credit to the new individual plan deductible.

***Q12:      If temporarily laid-off employees return to work, will they be eligible to obtain coverage without a waiting period?***

              A:  Employees rehired by May 31, 2020 will not be subject to a waiting period.

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| **Anthem, Inc.** |