



Coverage questions: Eligibility

Q. Am I able to continue to cover employees if **part** of the workforce is laid-off in response to the COVID-19 pandemic?

A. Fully Insured Plans

Yes. We are relaxing the requirement that employees need to be actively working to be eligible for coverage. This will allow you to cover employees who have been laid-off.

- Effective through **July 31, 2020.**
- Monthly premium payment is required.
- This coverage must be offered on a uniform, non-discriminatory basis.

Self-Funded Plans

If Humana is your stop loss carrier:

Yes. You may continue to cover employees who have been laid-off even though they are not actively at work.

- Effective through **July 31, 2020.**
- Payment of administrative fees, claims costs and stop loss premium is required.
- This coverage must be offered on a uniform, non-discriminatory basis.

If Humana is NOT your stop loss carrier

We recommend verifying coverage with your stop loss carrier.

Q. Am I able to continue to cover employees if the **entire** workforce is laid-off in response to the COVID-19 pandemic?

A. Fully Insured Plans

Yes. If one person (e.g., owner, manager) remains employed and covered by the plan, you can continue to cover employees who have been laid-off.

- **Effective through July 31, 2020.**
- Monthly premium payment is required.
- This coverage must be offered on a uniform, non-discriminatory basis.

Self-Funded Plans

If Humana is your stop loss carrier:

Yes. If one person (e.g., owner, manager) remains employed and covered by the plan, you can continue to cover employees who have been laid-off.

- **Effective through July 31, 2020.**
- Payment of administrative fees, claims costs and stop loss premium is required.
- This coverage must be offered on a uniform, non-discriminatory basis.

If Humana is NOT your stop loss carrier:

We recommend verifying coverage with your stop loss carrier.