



## Aetna Small Group (2-100) Insured & Small Group Aetna Funding Advantage FAQ Health Plan options for business owners during COVID-19 pandemic

Aetna is mindful of the many challenges our small business customers and their employees are facing as a result of the COVID-19 pandemic. Many are experiencing slower sales, reductions in hours, layoffs and more.

The following Frequently Asked Questions (FAQ) includes our current responses to questions we know are top of mind for many of Small Group Insured and Small Group Aetna Funding Advantage Self-Insured customers. These responses will remain in effect until July 31, 2020, unless otherwise specified. We will continue to evaluate and update our responses as the situation evolves. The responses in this FAQ document should not be taken as tax or legal advice. We urge you to consult with your own benefits, tax and legal advisors on all these matters. We have endeavored to provide responses that are as universal as possible, but please note that Aetna has many unique products and features that may require adjustments. We urge you to consult with your account team as soon as possible before considering any of the actions described below.

Note – this is an updated document from the previously published guidelines released on 3/31/2020. The changes in this document are highlighted in red.

Eligibility	
<b>Q: Our company is reducing hours and/or laying off and/or furloughing staff due to the COVID-19 crisis. Are we able to keep our employees covered on our Aetna plan(s)?</b>	
<b>Insured (51-100 Fully Insured/ACA)</b> <b>A:</b> Yes. Your employees can maintain their coverage on your Aetna plans so long as (1) the reduction in hours/lay off is a temporary measure resulting from the COVID-19 pandemic; (2) you continue to pay your monthly bill and (3) you do not terminate the employee(s). This option is available to customers until <b>September 30, 2020</b> . Please note the guidelines must be applied uniformly without regard to health status-related factors.	<b>2-100 Aetna Funding Advantage</b> <b>A:</b> Yes. Your employees can maintain their coverage on your Aetna plans so long as (1) the reduction in hours/lay off is a temporary measure resulting from the COVID-19 pandemic; (2) you continue to pay your monthly bill and (3) you do not terminate the employee(s). This option is available to customers until <b>September 30, 2020</b> . Please note the guidelines must be applied uniformly without regard to health status-related factors.
<b>Q: If I terminate an employee due to reduction in hours, can I waive the waiting period when the employee resumes working 30+ hours?</b>	
<b>Insured (51-100 Fully Insured/ACA)</b> <b>A:</b> Yes. Through <b>September 30, 2020</b> , we are prepared to support changes to the waiting period rules. Any change in the waiting period rules that extends into the next plan year will be considered in the renewal.	<b>2-100 Aetna Funding Advantage</b> <b>A:</b> Yes. Through <b>September 2020</b> , we are prepared to support changes to the waiting period rules. Any change in the waiting period rules that extends into the next plan year will be considered in the renewal.
<b>Q: Are my employees eligible for COBRA if or when we do layoffs?</b>	
<b>Insured (51-100 Fully Insured/ACA)</b> <b>A:</b> A group is subject to COBRA as long as one person remains actively employed. Employees may elect to continue COBRA coverage under the normal notice and election procedure. If the plan has no active	<b>2-100 Aetna Funding Advantage</b> <b>A:</b> A group is subject to COBRA as long as one person remains actively employed. Employees may elect to continue COBRA coverage under the normal notice and election procedure. If the plan has no active employees, the AFA plan is terminated, and COBRA is not an option.



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<b>Q: I have reduced my employees' hours and they are no longer able to afford their portion of the health insurance premium. Can they terminate coverage without a qualifying event?</b>	
<b>Insured (51-100 Fully Insured/ACA)</b> <b>A:</b> Yes, we will allow employee terminations without a qualifying event. Employers with Section 125 plans should consult with their benefits or tax advisors about the potential impact of such action <b>and may wish to refer to IRS Notice 2020-29.</b>	<b>2-100 Aetna Funding Advantage</b> <b>A:</b> Yes, at the direction of the employer. Employers with Section 125 plans should consult with their benefits or tax advisors about the potential impact of such action <b>and may wish to refer to IRS Notice 2020-29.</b>
<b>Plan Questions</b>	
<b>Q: My company is being forced to shut down by state/government orders. Can we keep our insurance plan?</b>	
<b>Insured (51-100 Fully Insured/ACA)</b> <b>A:</b> Yes. A business is not required to be physically open to maintain an insurance plan throughout the COVID-19 pandemic. Employees can maintain their coverage on the plans so long as (1) the shutdown is a temporary measure resulting from the COVID-19 pandemic; (2) the Plan Sponsor continues to pay its monthly bill and (3) the Plan Sponsor does not terminate the employee(s). This option is available to customers until <b>September 30, 2020</b> . Please note the guidelines must be applied uniformly without regard to health status-related factors.	<b>2-100 Aetna Funding Advantage</b> <b>A:</b> Your business is not required to be physically open to maintain your AFA plan throughout the COVID-19 pandemic. Your employees can maintain their coverage on your AFA plans so long as (1) the reduction in hours/lay off is a temporary measure resulting from the COVID-19 pandemic; (2) you continue to pay your monthly bill and (3) you do not terminate the employee(s). This option is available to customers until <b>September 30, 2020</b> . Please note the guidelines must be applied uniformly without regard to health status-related factors.
<b>Q: Do you anticipate any change in timing of renewals? In delivery of renewal rates? In response to requests for quotes?</b>	
<b>Insured (51-100 Fully Insured/ACA)</b> <b>A:</b> No. At this time, we do not anticipate any changes in timing of renewals, delivery of renewal rates or responses for requests for quotes.	<b>2-100 Aetna Funding Advantage</b> <b>A:</b> No. At this time, we do not anticipate any changes in timing of renewals, delivery of renewal rates or responses for requests for quotes.
<b>Q: Our company is not able to afford our plan. Are there options to change benefits before our renewal?</b>	
<b>Insured (51-100 Fully Insured/ACA)</b> <b>A:</b> Yes. We will allow prospective plan changes, such as benefit buy downs only (no buy ups), provided that the group maintains the same renewal date. Employees will be allowed to move to the lower cost plan. Employers should consult with their own benefits advisors about the implications. This option is available until July 31, 2020.	<b>2-100 Aetna Funding Advantage</b> <b>A:</b> Yes. We will allow prospective plan changes, such as benefit buy downs, provided that the group maintains the same renewal date. This option is available until <b>September 30, 2020</b> .



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**Q: Our company is terminating our plan. Are we required to give a 30-day term notice?**

**Insured (51-100 Fully Insured/ACA)**

**A:** If the termination is due to COVID-19 (such as: close of business, unable to pay premium, no longer afford benefits program) Aetna will waive the 30-day advance termination requirement upon customer request, so long as the request is received prior to the requested termination date.

**2-100 Aetna Funding Advantage**

**A:** Aetna will waive the 30-day advance termination requirement upon customer request, so long as the request is received prior to the requested termination date.

### Financial Questions

**Q: Will Aetna have any change or leniency in payment policies or extend deadlines for payments due to the COVID-19 crises?**

**Insured (51-100 Fully Insured/ACA)**

**A:** Our current contracts already include a provision for a grace period for those struggling to meet monthly payments. We will also continue complying with state mandated extensions of grace periods.

**2-100 Aetna Funding Advantage**

**A:** Yes, we can work with AFA plan sponsors to extend grace periods. The Aetna Answer Team will work with each individual plan sponsor to determine an appropriate payment plan for their circumstances. Payment plans would apply to the stop loss premium, ASC fees and maximum claim funding. We intend to continue this liberalization until further notice subject to state regulatory requirements. Please note that any existing payment arrangements will not be extended as part of this update.

**Q: Will Aetna modify rates for changes in enrollment greater than 10 percent?**

**Insured (51-100 Fully Insured/ACA)**

**A:** We will not modify rates when temporary changes in enrollment are due to the COVID-19 pandemic. This will be applicable through July 31, 2020.

**2-100 Aetna Funding Advantage**

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Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

Aetna Funding Advantage (AFA) plans are self-funded, meaning the benefits coverage is offered by the employer. Aetna Life Insurance Company only provides administrative services and offers stop loss insurance coverage to the employer.