

COVID-19 Updates for Employers

Marshfield Clinic Health System and Security Health Plan

Fully Insured and Self-funded Benefit Coverage

For your **fully insured clients** covered by Security Health Plan

- Testing and testing-related services will be covered at 100%, such as office visits, emergency room or urgent care visits associated with testing. Please note, testing is only available if the employer or family member is exhibiting symptoms of COVID-19. This applies to fully-insured and self-funded benefits.
- Treatment of COVID-19 will still be subject to members' deductible, co-insurance and co-pays depending on plan.
- Our telehealth policy has changed, effective immediately. Telehealth will be covered for in-network providers, subject to members' plan cost share (deductible, coinsurance, copays)
- Care My Way is covered at 100%

For your **self-funded clients**, we will work with them to adjust benefits as needed. Our current self-funded clients are covering labs at 100% and some are choosing to adjust other benefits too; just let us know.

Premium billings

Premium payments are subject to our current non-payment policy.

However we are looking into options for flexibility. We are trying to get a sense of how many employers may be affected. We are hoping to release a revised policy by March 25. Please be patient as information is changing quickly. We are assessing guidance from Wisconsin's Office of Commissioner of Insurance that we received on March 20.

Families First Coronavirus Response Act: Employee Paid Leave Rights

Department of Labor resource link: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

- Provides protected paid sick or family leave for specific reasons related to COVID-19.
- We encourage employers to review the link listed. It includes good examples of which employers qualify or are exempt.
- Effective through December 30, 2020

Furloughs and Layoff Policies

Security Health Plan will allow for adjustments to employers' employee eligibility and termination policy during the COVID-19 pandemic.

The employer handbook defines who is eligible for benefits. Security Health Plan will follow employers' definition of benefit eligible employees. We will continue to follow what is in the Group Insurance Policy and

COVID-19 Helpline Now Available

For **NON-SYMPTOMATIC** questions regarding COVID-19, call our helpline: **877-998-0880**.

Open 24 hours a day, 7 days a week.

Experiencing Symptoms?

Anyone experiencing symptoms of a fever, cough or shortness of breath, or concerned that they may have been exposed to COVID-19, are encouraged to call the **Marshfield Clinic Health System Nurse Line at 1-844-342-6276, before visiting a doctor's office, urgent care, hospital or emergency room.**

COVID-19 Updates for Employers

Marshfield Clinic Health System and Security Health Plan

employer handbook. If employers would like to make changes to their policies, we will need them to consider the following and present us with amendment to their handbook.

Eligibility and termination guidelines during a pandemic:

- Employers are encouraged to review their benefit-eligible employee definition:
 - Full-time status with numbers of hours required to be benefits eligible
 - Please note Security Health will not be allowing current ineligible classes to be added for coverage without a qualifying event. COVID-19 has not been deemed a qualifying event at this time.
 - Employers may add a clause for furlough. For example:
 - During furlough with intent to reinstate, we will continue health benefits for “X” days as long as you pay your employee portion to the employer. After “X” number of days, your benefits will be terminated and you will be eligible for COBRA, state continuation or marketplace coverage. Some employees may even qualify for Medicaid in the state of Wisconsin. x = 60 days or x =90 days.
 - Termination coverage:
 - During layoff without intent to rehire employers may change the policy to extend the coverage beyond what they currently offer. If employers choose to extend coverage for “X” number of days, upon expiration of benefits a COBRA, State Continuation or SEP for Marketplace coverage would begin.
 - For those employers subject to COBRA, we advise them to review the language needed for a delayed notice if they choose to delay termination of coverage.
 - A delayed notice provision can be incorporated into the document employers are using for notice of the pandemic coverage. Otherwise, a notice must be provided within 30 days of the date of the event of layoff/termination regardless of when coverage ends.
- Please note, a change to your benefit eligible employee definition will not allow non-covered employees to enroll on your plan unless they have a qualifying event.

Employee Premium Payment During Leave

If eligibility is maintained during a furlough, the employer may collect the employee’s share of premium to maintain coverage during leave of absence.

Premiums may be collected in one of the following manners:

- **Catch-up:** Employer delay employee’s premiums until they return to work. Upon return, the employer starts deducting additional premium to catch up. There are limitations on how much can be deducted from a paycheck at one time. A problem with this method is if an employee does not return after leave collecting their share of premiums may be difficult or impossible. Consult your legal or HR advisor for additional guidance.
- **Pre-pay:** If you are aware of a planned absence, an employer may pre-collect premiums prior to the leave. If the leave is anticipated to span more than one plan year, the employer cannot pre-collect premiums because of cafeteria rules.

COVID-19 Updates for Employers

Marshfield Clinic Health System and Security Health Plan

- **Pay-as-you-go:** During the leave, the employer may require the employee to pay their portion of premium to maintain coverage. Premium collected is on an after-tax basis unless the leave is paid. Collecting premium on a monthly basis is best practice.

Patient Care at Marshfield Clinic Health System

For patient safety and as a precautionary measure for healthcare workers, **Marshfield Clinic Health System patient care** is making adjustments for non-essential and elective appointments and procedures. Those patients who will be impacted are being contacted to discuss their needs and either schedule via telehealth or reschedule.

If your clients are experiencing symptoms of a fever, cough or shortness of breath, or are concerned that you may have been exposed to COVID-19, please call the **Marshfield Clinic Health System Nurse Line** at **1-844-342-6276** (or 1-800-549-3174 for Security Health Plan members), **before visiting a doctor's office**, urgent care, hospital or emergency room.

Marshfield Clinic Health System

Occupational Health, Wellness and Employer Onsite Care Services

This may not impact your clients, but we do want you to be aware that we are also taking precautionary measures with our **Marshfield Clinic Health System occupational health, wellness and onsite care programs**:

We will continue to see employees at Marshfield Clinic Health System clinics for:

1. Audiometry, hearing conversation programs
2. DOT drug screens
3. Respirator fit testing, PFTs, and medical clearance
4. Mine Safety Health Act physicals (pre-placement, monitoring, and termination physicals), police preplacement, Occupational Safety and Health Administration required medical surveillance program physicals (pre-placement, monitoring, and termination physicals)
5. Certified Driver Medical Examinations
6. Initial Worker's Compensation visits
7. Worker's Comp follow-ups for those currently off work
8. MCHS employees and volunteer Occupational Health services (considered onsite)

We will work employers to determine if they need onsite services continued at their facilities during this time.

We are rescheduling or postponing new requests for:

1. Employer requested drug screens mandated by employer policy and not Federal or State law
2. Worker's Compensation follow-up for those returned to work with restrictions
3. Pre-placement exams not under a federally regulated program
4. Care My Way @ Work demonstrations and installations
5. Certain onsite wellness programs

COVID-19 Updates for Employers

Marshfield Clinic Health System and Security Health Plan

Community Fund

Marshfield Clinic Health System (MCHS) and Security Health Plan (SHP) have established the **MCHS / SHP COVID-19 Community Support Fund**. The purpose of the fund is to provide financial resources quickly and easily to local community organizations that can help “flatten the curve” by addressing local needs and issues associated with the COVID-19 virus.

As part of our support of the communities we serve, the Community Support Fund will distribute up to \$400,000 to initiate or sustain efforts focused on addressing community needs associated with food insecurity, childcare, elder care, emergency transportation or other challenges due to the statewide public health emergency. Eligible organizations include 501c non-profits, local government agencies, public health departments and school districts. Non-501c organizations will also be considered (e.g. local church willing to deliver food to home bound individuals). Additional eligibility and funding information, along with the application can be found here: <https://marshfieldclinic.smapply.org/prog/COVID-19>.

The COVID-19 pandemic is a fluid situation, policies and information are changing quickly as we work together to address the health and safety of our communities. Information provided in this document is accurate as of 3/20/2020. Please use the following websites to stay current: <https://www.securityhealth.org/covid-19>.

We will continue to do our best at reaching out to our partners and our clients as changes are made.