



FAQs

COVID-19 impacts to employer-sponsored coverage

During this unprecedented time, your organization may need to make difficult decisions affecting employment status and health insurance eligibility. Below are answers to some questions you may have regarding your options and what you can expect from Blue Cross and Blue Shield of North Carolina (Blue Cross NC).

How is Blue Cross NC supporting employers?

To help our employer groups continue to offer employees coverage, through May 31, 2020 Blue Cross NC is:

- + Waiving 'actively at work' provisions
- + Waiving the requirement to work a minimum of 30 hours
- + Allowing additional days to pay premiums

Please reach out to your Blue Cross NC representative to discuss any of these accommodations.¹

If we need to terminate an employee, do we need to contact Blue Cross NC?

No, if you are removing them from your plan, you should update eligibility using the regular membership maintenance process.

What if we temporarily lay off or reduce hours affecting eligibility?

If you are keeping these employees on your health plan until their return and are paying their premium, there is no need to change anything. If you are removing them from your plan, you should update eligibility using the regular membership maintenance process.

Can Blue Cross NC help our employees find new coverage if needed?

Yes, employees can get no-cost assistance by calling **1-888-802-4171**. We also have developed a web page to help those who may have lost coverage: [BlueCrossNC.com/2020Plans](https://www.BlueCrossNC.com/2020Plans).

We're happy to help your employees transition from their group plan to an individual or family plan. Those temporarily furloughed may also be eligible for short-term medical coverage to help them bridge the gap until their individual plan becomes effective, or they are once again eligible for group coverage.²

Are there different options available to Medicare-eligible employees?

Yes, employees who have permanently lost job-based health insurance may be eligible for a Medicare plan. Different rules apply for those temporarily laid off. Please visit [BlueCrossNC.com/2020Plans](https://www.BlueCrossNC.com/2020Plans) for full details.

We're here for you

To learn more about how Blue Cross NC is supporting employers, visit [BlueCrossNC.com/Coronavirus-Employers](https://www.BlueCrossNC.com/Coronavirus-Employers)

¹ Certain restrictions may apply.

² Short-Term Medical is not a Blue Cross NC product. It is offered by Mosaic Group Services, an authorized agent of Blue Cross NC and IHC Group, and is underwritten by Independence American Insurance Company (IAIC), a wholly owned subsidiary of the IHC Group. IAIC is an independent insurance company that is solely responsible for the insurance coverage it provides.

All announced COVID-19 measures apply to Blue Cross NC's fully insured, Medicare Advantage and Federal Employee Program members. Drug coverage and pharmacy changes apply to Blue Cross NC's Medicare Part D members. Self-funded employer groups have the option to include the waiver of costs and prior approval for COVID-19 treatments in their employees' plans. Cost-share waivers for testing and screening are in line with the federal Coronavirus relief package approved and signed into law on March 18, 2020 and apply to self-funded plans. Blue Cross NC is consulting with self-insured employer groups with regard to revising their benefits.

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