



## Special Update for Producers

March 28, 2020

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As our nation continues to respond to the COVID-19 outbreak, Scott and White Health Plan remains committed to our clients and serving their ongoing needs. Here are several updates and reminders for you to share with your fully insured Scott and White Health Plan clients.

### Changes in Workforce and [Special Open Enrollment](#)

The following are answers to questions we've been hearing:

**Q: Our company is reducing hours and/or furloughing staff due to the COVID-19 crisis. Are we able to keep our employees covered on our group plan?**

**A:** Yes. Your employees can maintain their coverage on your group plan if:

1. The reduction in hours/furlough is a temporary measure resulting from the COVID-19 pandemic; and
2. You continue to pay your monthly bill; and
3. You do not terminate the employee(s).

This option is available to group customers until May 31, 2020. Please note the guidelines must be applied uniformly without regard to health status-related factors.

**Q: If I terminate an employee due to reduction in hours, can I waive the waiting period when the employee resumes working 30+ hours?**

**A:** Yes. We will work with you as you make changes to your waiting period rules.

**Q: Are my employees eligible for COBRA if or when we do layoffs?**

**A:** Your 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 group plan will be terminated and COBRA is not an option. Please consult your counsel with specific questions.

**Q: Is Scott and White Health Plan offering a [special enrollment](#)?**

**A:** Yes. We are offering a special enrollment period (SEP) to fully insured group clients. The enrollment opportunity will extend from March 28, 2020, to April 6, 2020. Member enrollments as a result of SEP will be effective as of April 1, 2020. Retroactive changes before April 1, 2020, are not permitted. Customers and brokers can submit eligibility updates via the Employer Portal with an April 1, 2020 effective date. **For your convenience in sharing with your clients, a notice regarding the Special COVID-19 Enrollment Opportunity can be found [here](#).**



### Other Enrollment Reminders

- For fully insured business, Scott and White Health Plan must be notified of terminations by the third business day of the following month.

*For example, to terminate a member effective March 31, 2020, the termination must be sent to Scott and White Health Plan by April 3, 2020 (the third business day of the month).*

- To add an employee or change benefit plans on April 1, 2020, the enrollment must be received by Scott and White Health Plan prior to April 30, 2020.

### Premium Consideration

Scott and White Health Plan will offer an extended grace period for group plans due to the COVID-19 crisis. We will work with employers to extend grace periods for the months of April and May of 2020, and determine an appropriate payment plan for their circumstances. At this time, we intend to end the extended grace period on May 31, 2020, subject to regulatory requirements.

### Telehealth and COVID-19 Testing

Scott and White Health Plan is working with providers who have not traditionally provided virtual care (telehealth) services to ensure members have every opportunity to get care without leaving home.

- COVID-19 testing will be reimbursed at 100% of the allowable amount, with the member cost share being waived. High-deductible health plan members are **NOT required** to first meet their deductible to be eligible for \$0 telehealth.
- Member cost share will be waived for all telemedicine and telehealth visits, which include eVisits.

Members may visit MyBSWHealth.com [on the web](#) or [install the app](#) on their mobile device. Or simply text BETTER to 88408 to have it sent to their phone.

#### Remind members to link their account, to ensure their visit is processed according to their benefit plan:

To link their "SCOTT AND WHITE HEALTH PLAN" account in the MyBSWHealth app:

- Tap the gear icon (top right corner of app welcome screen)
- Tap "Manage Linked Accounts"

To link their "SCOTT AND WHITE HEALTH PLAN" account at MyBSWHealth.com:

- Go to "Settings" in the left navigation menu
- Select "Linked Accounts and Devices"



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### Prescription Drug Refills and Rx Prior Authorizations

In conjunction with our pharmacy benefit manager, OptumRx, Scott and White Health Plan is amending its prescription drug policies to ensure an uninterrupted supply of medication during the COVID-19 threat.

- **Early Refills.** You may obtain an early refill of your prescription medications if you have refills remaining on file at a participating retail or mail-order pharmacy. The refill obtained will stay consistent with the standard days' supply previously filled as allowed by your plan (e.g., 30- or 90-day supply).
- **Extended Authorizations.** We are extending prescription drug approvals (prior authorizations) for most medications for an additional 90 days, for members whose authorizations expire on or before May 1, 2020.

Scott and White Health Plan will continue to keep you updated on COVID-19-related policy changes and other new information that may impact your benefit plan. As always, please contact your Client Management Representative with any questions you may have.

Thank you,

Scott and White Health Plan