Coronavirus (Covid-19) FAQs
for Sanford Health Plan Employers

In the midst of the evolving COVID-19 outbreak, we are dedicated to keeping you informed about the latest coverage and care updates as partners in your care. Here are some things you should know.

How long is a furloughed employee eligible to stay on the plan?
If you are furloughing employees, we're allowing flexibility in the plan eligibility definition as long as premium payments continue on the same basis as they currently do.

I have employees no longer meeting the hourly requirement for eligibility; can they stay on the plan?
If your group is temporarily reducing hours for employees, we’re allowing flexibility in eligibility definition as long as premium payments continue on the same basis as they currently do. Employers define eligibility and can make that decision and pay the premium accordingly.

If employees are laid off, will they be eligible to stay on the plan or should they be changed to COBRA status?
If your group is terminating/laying off employees, COBRA applies. Individuals may obtain coverage on the Individual market, which may be subsidy-eligible based on income. At least one employee must remain on the group plan to maintain the policy.

Can an employer keep a policy active if there are no employees actively working?
If your group is terminating coverage (no active employees/closing business), standard contract termination provisions apply. In this case, COBRA does not apply. Individuals may obtain coverage on the Individual market, which may be subsidy-eligible based on income.

Can employers waive their current new hire waiting period during this time?
We are allowing employers to make contract changes to shorten waiting periods (30-day change limit) with an immediate effective date for their entire existing employee population. For example, an employee hired Feb. 1 with a typical 90-day waiting period could be changed to a 60-day waiting period, making the employee effective April 1.
Is there a grace period being offered by Sanford Health Plan for employer group premiums?
Sanford Health Plan is extending a 60-day premium payment grace period for all commercial clients until further notice.

Where can my employees find the latest updates regarding COVID-19 related benefits and coverage?
Members can visit the Sanford Health Plan homepage and click on the COVID-19 banner from their phone, tablet or desktop device to view the latest information from Sanford Health Plan related to prevention, coverage updates, FAQs and more.

Submit your COVID-19 questions here.
Check back here for the latest Employer FAQs.