

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.

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.

Will there be any opportunity to pay my grace period on an installment plan?

Sanford Health Plan will work with individuals and employers during the COVID-19 Emergency Declaration to be more flexible in payment plans.

Will the notifications be updated to reflect grace period changes?

Yes, all notifications, including any delinquency letters, will be updated to reflect any grace period changes.

Can employers waive new hire waiting period for rehires?

Yes. The period of time allowed between an employee's termination date and rehire date allowing the new hire waiting period to be waived is determined by the employer's eligibility rules. If an employer would like to increase this period of time (i.e. from 30 days to 90 days) they should do this by adjusting their eligibility rules.

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.

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.

Will Sanford Health Plan cover treatments related to COVID-19?

To best service our members in this time of uncertainty, Sanford Health Plan will waive all cost-sharing for treatment of COVID-19 through May 31, 2020. This means members will receive care and treatment and Sanford Health Plan will cover all of their out-of-pocket costs related to COVID-19. This provides for coverage of testing and treatment, including outpatient treatment and inpatient hospital stays.

Submit your COVID-19 questions [here](#).

Employer FAQs will be updated weekly on Tuesday and Friday. Check this [link](#) to access the latest FAQ posted.