



April 1, 2020

## Special Enrollment Period and Resources for Group Members Losing Coverage

At Blue Cross and Blue Shield of Illinois (BCBSIL), we are committed to standing with our customers and members in this changing environment. As part of that commitment, we want to let you know about some of the options that may be available to you and several different ways we can help group members who may need coverage support due to COVID-19.

### Eligibility Requirements

We have relaxed the eligibility requirements for currently enrolled/covered group members.

- From now through April 30, employers can maintain employees who were enrolled on their plans as of March 20, regardless of the eligibility definition stated in their plan or the BPA.
- This includes reduced work hours, furlough, leave of absence or layoffs.
- Groups do not need to do anything. No paperwork or email is needed, as we will accept current and accurate eligibility files.
- This flexibility does NOT apply to those who are newly electing coverage via the special enrollment period (see below).

### Special Enrollment Period

We are also offering groups an optional special enrollment period from March 30 to April 30. This would apply to eligible employees and their dependents who previously declined coverage and now want to enroll, or currently enrolled employees who wish to add an eligible spouse or dependent to their existing coverage.

- Applicable enrollment changes must be received on or before Friday, May 1.
- Effective date of coverage will be the group's standard coverage effective date/billing date – for most groups this will be April 1.
- This enrollment event will be for medical/pharmacy and dental coverage only.
- Employers should notify their account representative if they plan to use this special enrollment option and use the standard eligibility process to add employees.



## Other Coverage Options

If your groups have employees who will be losing coverage under their employer health plan, those employees may have several options for alternative coverage.

- **Federal COBRA:** Eligible employers with 20 or more employees must offer coverage under federal COBRA. Employees losing coverage due to a qualifying event, which can include job loss or a reduction in hours, may have the opportunity to enroll in COBRA coverage to continue their current group health plan.
- **Individual coverage:**
  - **Marketplace plans** – any individual can enroll in a Marketplace plan, and some may qualify for financial assistance, depending on their income. Employees can view their benefit plan options at [Selectbcbsil.com](https://www.bcbsil.com).
  - **Medicaid plans** – eligibility for Medicaid depends on income and other state requirements. Employees can view their benefit plan options at <https://www.bcbsil.com/bcchp/>.

## Additional Resources

We have created materials to help you communicate these options to employees:



- An [email template](#) you can use to explain their coverage options
- A flier that can be printed or shared electronically
  - [English](#) 
  - [Spanish](#) 


We are here to help our customers and our members during this difficult time. Please don't hesitate to reach out to your account representative with any questions.



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