

Frequently Asked Questions about Benefit Coverage During COVID-19

Subscribers and dependents

If my place of employment temporarily closes because of the COVID-19 outbreak, am I still covered by my employer's group health plan?

- » As long as the employer exists, continues to sponsor a dental plan, employs you, and you continue to meet your employer's eligibility requirements, you would generally remain covered under your existing dental plan, even if the employer's physical location closes. For information on coverage through a particular group dental plan, review the plan's Benefit Summary (a document that describes your dental coverage). Contact the plan administrator and request a copy if you don't have one. You can also find your Benefit Summary online at deltadentalid.com. Note that many plans require employee contributions, and those contributions are likely still due, even if you are not being paid and those contributions are no longer being automatically deducted from your wages or salary. If so, you may need to make this payment yourself.

I think I may be losing my dental coverage as a result of the COVID-19 outbreak. What can I do to obtain other dental coverage?

- » **Special Enrollment in Another Group Dental Plan** - If other dental health coverage is available (for example, if your spouse's employer offers a group dental plan for which you are eligible), you may consider requesting a special enrollment period to enroll in the other plan. A special enrollment period gives you (and your family) an opportunity to enroll in a plan for which you are otherwise eligible outside of the plan's open enrollment period. To qualify, you must request enrollment, typically within 30 days of losing eligibility for other coverage. These deadlines are extended during the COVID-19 outbreak. See [Joint Notice for further deadline information](#). After you request a special enrollment period and enroll in a plan, coverage must be made effective no later than the first day of the month following your request for enrollment. This type of coverage might be less expensive than other options because the employer often pays a part of the premium.

- » **COBRA Continuation of Coverage** - If you are losing coverage through an employer that continues to offer a group dental plan, you may want to consider electing COBRA continuation coverage. COBRA generally applies to employers with 20 or more employees and allows you (and your family) to continue the same group dental coverage at group rates. Your cost may be higher than what you were paying before if your employer is no longer paying a portion of your premium during the COBRA continuation coverage period. Your plan administrator should notify you about the availability of COBRA coverage. After getting a COBRA notice, you generally have 60 days to elect coverage and 45 days after electing coverage to make your first payment. Your COBRA coverage is then retroactive to the date that you otherwise would have lost coverage. These deadlines are extended during the COVID-19 outbreak. See the [updated COBRA deadlines via the Joint Notice](#).

- » **Special Enrollment in Individual Market** - Individual & Family plans are available to any Idaho resident with or without prior coverage and can be purchased at deltadentalid.com. These plans offer a variety of options including affordable preventive coverage to more comprehensive coverage that includes major services. Waiting periods for Individual plans may be waived due to prior dental coverage. Individuals who lose job-based health coverage also qualify for a special enrollment period to enroll in a Your Health Idaho Marketplace plan outside of the annual open enrollment period and may select a plan within 60 days of losing job-based coverage (either 60 days before or 60 days after). The date coverage starts depends on when you lose coverage and the date a plan is selected. When applying, you may be asked to provide proof of your recent or upcoming loss of coverage. Information on Your Health Idaho coverage is available at yourhealthidaho.org or by calling 1-855-944-3246.

To preserve my right to receive group health coverage under certain health care coverage provisions, like COBRA and special enrollment periods, I have to provide documentation and notices to my plan within a certain timeframe. Are any of these timeframes being extended?

- » Yes. The Joint Notice mentioned on page 1 provides extra time for participants and beneficiaries of group health plans to meet certain deadlines affecting COBRA continuation coverage, special enrollment, filing claims for benefits, appeals of denied claims, and external review of certain claims. For disability, retirement and other plans, participants and beneficiaries have extra time to make claims for benefits and appeal denied claims. Plans, plan administrators, and employers have extra time to provide certain COBRA notices. Read the Joint Notice in full at: www.federalregister.gov/documents/2020/05/04/2020-09399/extension-of-certain-timeframes-for-employee-benefit-plans-participants-and-beneficiaries-affected.

Can my employer terminate or reduce my health benefits at any time?

- » Employers offer health benefits on a voluntary basis. Federal law does not require employers to offer health coverage to their employees, nor does it generally prevent employers from cutting or reducing benefits. However, employers may have to take certain steps (such as providing advance notice) before reducing health benefits. If an employer terminates your health benefits, depending on the reason for termination, you and your family may have a right to continuation coverage under COBRA, if the plan still exists or a related employer still has a plan. You may also have a contractual right to coverage if, for example, benefits are required under a collective bargaining agreement. In addition, a plan cannot deny eligibility or continued eligibility based on an individual's health status.

I was laid off because of the COVID-19 outbreak and filed for unemployment benefits. I received \$600 per week of Federal Pandemic Unemployment Compensation in addition to my normal unemployment compensation. Can I use this money to pay my COBRA or other healthcare premiums?

- » Yes. As part of the recent COVID-19 legislation, Congress provided for an additional \$600 per week of unemployment compensation (Federal Pandemic Unemployment Compensation) for states that enter into an agreement with the federal government. Federal Pandemic Unemployment Compensation ends on July 31, 2020. While the law does not require you to use this additional money to pay your health care premiums, maintaining your health care coverage is one of the most important things you can do in a pandemic.

Additional Questions

If you have further questions about your dental coverage with Delta Dental of Idaho, please contact us at (208) 489-3582 eligibility@deltadentalid.com.