

What You Need to Know About COVID-19



Government Resources

[Centers for Disease Control \(CDC\)](#)
[The World Health Organization \(WHO\)](#)
[Internal Revenue Service \(IRS\)](#)
[Department of Labor \(DOL\)](#)
[Centers for Medicare & Medicaid Services](#)



Medical Carriers

[Aetna](#)
[Cigna](#)
[Blue Cross Blue Shield \(BCBS\)](#)
[UnitedHealthcare \(UHC\)](#)



Disability

COVID-19 will be evaluated the same as any other illness. Employees under quarantine for COVID-19 that do not have a disabling medical condition do not satisfy the definition of disability. (Review your internal policies.)

Taking Steps to Protect Yourself

1. Wash your hands often for at least 20 seconds, especially after you have been in a public place or after blowing your nose, coughing, or sneezing.
2. Use sanitizer containing at least 60% alcohol.
3. Avoid touching your eyes, nose, and mouth with unwashed hands.
4. Avoid close contact with people who are sick.
5. Clean and disinfect frequently touched surfaces daily.
6. Put distance between yourself and other people if COVID-19 is spreading in your community. This is especially important for people who are at higher risk of getting very sick.

Plan Documents and Terminations vs. Furlough vs. Lay-Off

Termination, furlough, and lay-off are not defined terms under ERISA or the Affordable Care Act. However, generally speaking, a furlough is an unpaid leave of absence and the employer reasonably expects that the employee will return to their former position at some point the future. ALEs should consult counsel if contemplating layoffs to ensure compliance with employer mandate.

Review the plan documents from the carrier to determine if the carrier will allow coverage to continue as long as premiums continue to be paid during a public health emergency.

For employees not actively at work, the employee portion of the premium can be paid in advance/lump sum (post-tax), as you go during the unpaid leave (post-tax), or pay upon return (pre or post tax) – provide employees with X number of pay periods to pay each missed premium payment during absence.

Premiums would need to continue to be paid.

Actively at Work

If an employee is quarantined or requested to “self-isolate,” but is able to continue working, the employee is still Actively Working and coverage will continue as normal.

If the employee is quarantined, the duration of Actively Working would fall within the guidelines of the Centers for Disease Control, which is two weeks. If the quarantine is required by a treating medical provider or governmental health association, their guidance will be taken into consideration to determine the duration of Actively Working.

Premiums would need to continue to be paid.

Family First Coronavirus Response Act

Provisions (including Emergency FMLA and Emergency Paid Sick Leave): These provisions apply to employers with fewer than 500 employees (awaiting guidance on how employer size is calculated; for now, see FMLA’s integrated employer test). Emergency Paid Sick Leave also applies to public employers of any size. These provisions effective 15 days after enactment (April 2nd); sunset at the end of 2020.

Includes work and work training requirements for supplemental nutrition assistance program (SNAP) suspended.

Coronavirus Testing: All group health plans (fully insured and self-funded) and health insurance issuers in the individual and group markets (including grandfathered plans) must provide COVID-19 testing with no cost-sharing or prior authorization requirements. Effective now through end of public health emergency as declared by HHS. Includes services for urgent care, emergency room, or provider visits that result in an order for or administration of a covered diagnostic test.



Employee Assistance Programs

EAP provides 24/7 confidential access to professional support to help employees manage stress, anxiety, grief, financial concerns, and much more.



Remote Work – Best Practices Outside the Office

- Create a designated workspace
- Stay connected and engaged
- Focus on your health