

Learn More

Frequently Asked Questions for Producers

Wellmark response to COVID-19

03.24.20

Q1.	How can members learn more about Wellmark’s response to COVID-19?
A1.	Members were notified about our response via email and social media on March 17, 2020. To learn more, they can also visit Wellmark.com/coronavirus .
Q2.	What services will Wellmark waive the cost share for, related to COVID-19?
A2.	All Wellmark members will have access to in-network virtual health care visits with no cost share. Members should check with their in-network provider to confirm their telehealth or virtual visit service provider is in Wellmark’s network or use Doctor On Demand®. Fully-insured members will also have no cost-share for appropriate testing to establish the diagnosis of COVID-19.
Q3.	What is the cost share for virtual visits, telehealth services and/or Doctor On Demand®?
A3.	Effective March 16, 2020, all Wellmark members will have access to virtual health care visits with no cost-share. The cost-share for such visits, including those for mental health reasons, are waived for the next 90 days. At that time, we will reassess. This applies to all fully-insured and self-funded plans.

Pharmacy and durable medical equipment

Q4.	What is the process to get early refills if members are denied at the pharmacy for an early refill?
A4.	Members may request an early refill through the pharmacy, and the pharmacy will provide at least a 30-day maximum supply. The pharmacy has their own process to call the CVS help desk if there are issues. If a member continues to have issues, the member should call Customer Service.
Q5.	Will Wellmark allow for early refills on durable medical equipment (DME), even if a prescription has run out?
A5.	Yes, our DME vendors have been instructed to proceed with filling the order. As soon as the social distancing practices have ended, the vendor will contact the physician to get updated documentation.

Premium and administrative fee payments	
Q6.	Will Wellmark allow for a grace period for premium payments?
A6.	<p>Groups Yes. We will work on a group-by-group basis if they have problems paying. Any group who is unable to pay their premiums due to COVID-19 should send an email to FullyInsuredBilling@Wellmark.com.</p> <p>Groups should include their group ID, subgroup ID, and group name. Please state you are unable to pay premiums due to COVID-19. A billing representative will reach out to collect further information and work to ensure benefits remain active.</p> <p>Individual and family plans Yes. Any member who is unable to pay their premiums due to impacts of COVID-19 should send an email to IndividualBilling@wellmark.com, including their full name and subscriber ID. Please state you are unable to pay premiums due to COVID-19. A billing representative will reach out to collect further information and work to ensure benefits remain active.</p> <p>Wellmark will initially extend the 31-day grace period to a 60-day grace period, understanding that if circumstances change, we may need to revisit the extensions offered. A review will be done on a case-by-case basis to ensure we are allowing adequate time for each group or member to make payment.</p>

Eligibility	
Q7.	Are group customers required to send notice of layoff provisions to Wellmark as noted in the administrative and/or enrollment guide?
A7.	No. Wellmark will not require customers to notify Wellmark in writing of a layoff through June 16, 2020. This date will continue to be evaluated through the COVID-19 pandemic.
Q8.	Are customers able to continue employee health benefits if <i>part of the workforce is laid-off</i> in response to the COVID-19 crisis?
A8.	<p>Fully-insured Yes. Wellmark's requirement for employees to be actively working in order to be eligible for coverage will be relaxed through June 16, 2020. Payment of premium is required to continue coverage for laid-off employees who are not actively at work and employees actively working. This date will continue to be evaluated through the COVID-19 pandemic.</p> <p>Coverage must be offered on a uniform, non-discriminatory basis to all employees and employee premium contributions must be the same or less, prior to the layoffs.</p> <p>Self-funded Yes. Payment of administrative fees, claims cost and stop loss premium is required to continue coverage for laid-off employees who are not actively at work.</p>

	<p>Coverage must be offered on a uniform, non-discriminatory basis to all employees and employee premium contributions must be the same or less prior to the layoffs.</p> <p>Wellmark stop loss coverage If stop loss eligibility is impacted by COVID-19 due to a reduction in workforce, through June 16, 2020, the employer can still be covered under Wellmark’s stop loss policy during the current policy year as long as the PCPM premium for laid-off employees who are not actively at work and employees actively working continues to be paid as outlined within the eligibility guidelines and exceptions above. We will not require that an amended plan document permitting such continued coverage be sent to us for approval. However, in order to process claims accurately, we need to be made aware of any such plan changes as soon as possible. The June 16, 2020, date will continue to be evaluated through the COVID-19 pandemic.</p> <p>If Wellmark is not a customer’s stop loss carrier, Wellmark recommends that the customer verify this coverage with its stop loss carrier.</p>
<p>Q9.</p>	<p>Are customers able to continue employee health benefits if <i>the entire workforce is laid-off in response to the COVID-19 crisis?</i></p>
<p>A9.</p>	<p>Fully-Insured Yes. Wellmark’s requirement for employees to be actively working in order to be eligible for coverage will be relaxed through June 16, 2020. Payment of premium is required to continue coverage for laid-off employees who are not actively at work and employees actively working. This date will continue to be evaluated through the COVID-19 pandemic.</p> <p>Coverage must be offered on a uniform, non-discriminatory basis to all employees and employee premium contributions must be the same or less prior to the layoffs.</p> <p>Self-Funded Yes. Payment of administrative fees, claims cost and stop loss premium are required to continue coverage for laid-off employees who are not actively at work.</p> <p>Coverage must be offered on a uniform, non-discriminatory basis to all employees and employee premium contributions must be the same or less prior to the layoffs.</p> <p>Wellmark stop loss coverage If stop loss eligibility is impacted by COVID-19 due to a reduction in workforce, through June 16, 2020, the employer can still be covered under Wellmark’s stop loss policy during the current policy year as long as the PCPM premium for laid-off employees who are not actively at work and employees actively working continues to be paid, as outlined within the eligibility guidelines and exceptions above. We will not require that an amended plan document permitting such continued coverage be sent to us for approval. However, in order to process claims accurately, we need to be made aware of any such plan changes as soon as possible. The June 16, 2020, date will continue to be evaluated through the COVID-19 pandemic.</p>

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Q10.	Will state continuation coverage be available for a customer's employees who have been laid off?
A10.	<p>Fully-insured</p> <p>If one person remains actively employed, employees who have been laid off may elect to continue coverage at their expense under state continuation requirements by following the normal notice and election procedures. [Iowa Code Chapter 509B; South Dakota – SDCL 58-18-7.5 – 7.14]</p> <p>If there are no active employees, the plan is terminated:</p> <ul style="list-style-type: none"> • In Iowa, state continuation is not an option. • In South Dakota, state continuation may be available at the employee's expense for up to 12 months. [SDCL 58-18C-1]
Q11.	Will COBRA coverage be available for a customer's employees who have been laid off?
A11.	<p>Fully-insured and Self-funded</p> <p>For employers with 20 or more employees, if one person remains actively employed, employees may elect COBRA at their expense by following the normal notice and elections procedures.</p> <p>If there are no active employees, the plan is terminated and COBRA is not an option.</p> <p>Self-funded</p> <p>For employers who purchase Wellmark stop loss, standard contract provisions apply.</p>
Q12.	Upon recall from layoff of an employee terminated from the health plan, will the employee be considered a new hire and be required to meet the new hire waiting period?
A12.	<p>Fully-insured and Self-funded</p> <p>Through June 16, 2020, the employee may be reinstated the first of the month following the re-hire date without fulfilling an eligibility waiting period. The June 16, 2020, date will continue to be evaluated through the COVID-19 pandemic.</p> <p>Wellmark stop loss coverage</p> <p>If stop loss eligibility is impacted by COVID-19 due to a reduction in workforce, through June 16, 2020, laid off employees may be reinstated without fulfilling an eligibility waiting period. We will not require that an amended plan document permitting such rehire eligibility be sent to us for approval. However, in order to process claims accurately, we need to be made aware of any such plan changes as soon as possible. The June 16, 2020, date will continue to be evaluated through the COVID-19 pandemic.</p> <p>If Wellmark is not a customer's stop loss carrier, Wellmark recommends that the customer verify coverage with its stop loss carrier.</p>