

**VIRGINIA RWHAP B SERVICES FOR ELIGIBLE CLIENTS WHO HAVE LOST OR HAVE HIGHER COSTS FOR EMPLOYER- INSURANCE DUE TO COVID-19**

**Note: Considerations for all scenarios below: DMAS application processing/approval still within 45-day period, but it encourages use of on-line applications due to high volume calls at call enter for phone applications. The Federal Marketplace has not re-opened. [According to U.S. Department of Labor \(DOL\), employees have 60 days to make a Consolidated Omnibus Budget Reconciliation Act \(COBRA\) election](#) after losing employer-based coverage. To qualify for special enrollment in a Marketplace plan, clients must select a plan within 60 days before or 60 days after losing job-based coverage. Eligibility for COBRA continuation coverage will not limit client’s eligibility for Marketplace coverage or for a tax credit. **ACA coverage does not start the day person is enrolled and it may take anywhere from 17-45 days for coverage to begin, if there are no issues with the Marketplace application.** These options maintain health insurance coverage for clients.**

Insurance Circumstance	RWHAP B option	Benalytics Assist	Supportive documentation to VDH or RWHAP B provider	Notes
Reduced hours, still have coverage through employer increased premium cost to employee and not eligible for Medicaid	Pay for other eligible RW services so employee can pay for increased premium, which is through paycheck deduction	NO	Paycheck stubs pre and post COVID 19 impact to compare for increased premium costs. Clients must provide to case manager or representative at RWHAP provider agency helping client.	This maintains health insurance coverage and medication access. Utilities, rent, food, cost shares for medications or medical visit copays through HIPCSA as ongoing services as there are no current limits/caps on these services as long as they are not EFA categories. VDH can also extend duration for EFA during COVID-19 if needed to remove caps/restrictions.
Lost job, has COBRA election option and 100% responsible for premium option, <b>AND</b> eligible for Medicaid	VA MAP	YES.  If get bill where payment goes to insurance carrier, Benalytics can pay as 3 <sup>rd</sup> party. Also, help enroll in Medicaid.	Monthly COBRA billing statement.	Pay for services for 60 days while <b>client applies for Medicaid</b> . Once enrolled in Medicaid, only pay for services not covered by Medicaid. We pay premiums and copays so we can rebate for as long as we pay both.
Lost job, responsible for 100% premium through COBRA election within 60 days and NOT eligible for Medicaid	VA MAP	YES  If get bill where payment goes to insurance carrier, Benalytics can pay as 3 <sup>rd</sup> party; enroll in ACA plan through SEP.	Monthly COBRA billing statement from carrier	Benalytics will pay for COBRA and then pay ACA plan when it begins (COBRA plan should be canceled). Employee has 60 days per US DOL for COBRA election; confirm that 3 <sup>rd</sup> party can pay to carrier.