



At Independent Health, we continue to stay on top of the current challenges our employer groups are facing during these difficult times. As your trusted advisor and partner in health, we wanted to provide some important FAQs regarding Independent Health services and health plan coverage that you may have questions about.

FAQ's

Is Independent Health prepared to maintain operations to support my employees during this time?

Independent Health has actively prepared for this type of situation and was ready to deploy full work from home capabilities for our workforce on Monday, March 16th. Currently, more than 95% of Independent Health associates are actively at work and able to meet the ongoing needs of our members.

Can members still visit your Medicare Information Centers for questions or assistance?

For the safety and protection of our members, in particular for our most vulnerable, all of our Medicare Information Centers will be closed until further notice. Our Member Services representatives are still available Monday - Friday, 8:00 am - 8:00 pm to assist members with any questions or concerns they may have. Members can call the number on the back of their ID card.

If employers must lay off employees or decrease their hours worked per week, is Independent Health making any exceptions to the hours-worked requirement in order for employees to carry health insurance through them?

Independent Health will continue to follow the employer's determination of eligibility for coverage, with the understanding that all similarly situated employees will be treated equally as it relates to their eligibility for coverage. In these uncertain times, Independent Health will continue to support our clients as their business dynamics change and address coverage needs as they change as well.

Can I waive/amend my New Hire Policy to allow coverage to begin immediately upon return to work or if I need to hire new people and want this to be part of the reason, they come to work for us.

Independent Health currently allows employers to amend their new hire policies at any time. We also allow the individual waiver for skilled workers for the condition of acceptance. Workers returning from layoffs are already protected from having to meet a new waiting period if they were previously eligible.

When is employee coverage terminated – the date of separation or the end of the month in which the termination request is received?

Coverage is terminated at the end of the month in which the request is received, unless otherwise instructed by the employer.

Are terminated employees eligible for COBRA? If so, when does that eligibility begin?

Terminated employees are eligible for COBRA. Eligibility for COBRA would start the day after the termination date, and while employees have up to 60 days to elect COBRA, it must be retroactive to the termination date to ensure no lapse in coverage.

If an employer is interested in offering DBC (Direct Bill COBRA), they should contact their Independent Health account manager.

What information or assistance can you provide to employees who may be laid off and lose coverage and still need health insurance?

Independent Health offers a variety of Individual Coverage options. We are available to assist members with plan options, costs and enrollment via phone or e-mail, Monday – Friday, 8:00am – 5:00pm.

Independent Health RedShirts can be reached at (716) 505-8515 or the below email addresses:

- MedicaidDepartment@independenthealth.com
- Individualsales@independenthealth.com

Are you extending your cancellation for non-pay window?

If you are having difficulty paying your premium, please contact your account manager for assistance.

Premiums can be mailed to us at the following address (Please note, we are no longer able to accept in-person payments during the ongoing COVID-19 pandemic.):

Independent Health
Dept. 264
PO Box 8000
Buffalo NY 14267

What accommodations is Independent Health making to address the inability of employers to properly disseminate open enrollment communications? Will Independent Health allow extended open enrollment periods and/or special open enrollments to accommodate the need for employees to change coverage due to reduced income, change in family coverage needs, etc.?

Independent Health will make accommodations for extended open enrollment periods due to the ongoing COVID-19 crisis. Related to this, we will also allow special open enrollment periods to address the potential need for employees to change coverage due to reduced work hours, loss of income and/or change in family coverage needs.

Please note that any coverage changes made during a special open enrollment period will still reflect the effective date of the employer's plan year.

If an employer decides to make a plan change mid-year to add a lower cost option, is that permissible and if so, what is required?

For Small Group employers this is permissible based on NYS guaranteed issue rules. To add a new plan, please contact your account manager for plan options and rates. Coverage will be effective as of the group's anniversary date. The group will need to sign a new rate agreement. See below for an alternate method to submit confirmation of rate and plan offerings.

For Large Group employers this will be addressed on a case-by-case basis due to the rating considerations needed. Please contact your account manager if you have questions or need more information.

If an employer does not have the ability to sign, scan and email a rate agreement back to Independent Health, we will allow and accept an email confirmation from the employer including the original rate agreement as an attachment with the following verbiage to denote the confirmation:

"I understand and agree with the rates and plans outlined in the attached rate agreement(s) for my medical plan year renewal [INSERT DATES FOR RENEWAL PERIOD – for example - 4/1/20 – 3/31/21] Please accept this email as confirmation of my renewal with Independent Health."