



5 Tips to Keep Employees Safe and Informed During COVID-19

Published on April 7, 2020



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The past few weeks have been challenging for businesses across the country, especially for the long-term care industry. With staff shortages that predate the pandemic and clientele comprised of the most at-risk demographic, COVID-19 has been nothing short of exhaustive.

Without a clear end in sight, consider these tips to keep your employees safe and informed.

Availability of Employee Benefits

Employees are more fearful than ever of losing benefits due to illness or workplace shutdown. Most group health plans tie coverage to full-time status and do not continue during temporary layoffs, reduced hours, furlough, or other extended leave.

Ensure you have a plan in place to help employees maintain [financial stability](#) in the case of one such emergency. Will you offer options like wage advancement? It is a good time to highlight voluntary benefits such as employee assistance plans (EAPs) and short-term disability leave.

Speak to your group health plan insurer or reinsurance carrier about any potential amendments required to keep employees on extended leave covered as active.

Increase Insurance Awareness

Don't assume your employees know the difference between premiums, copays, and deductibles. Kim Buckey, VP of Client Services at DirectPath, published a recent [article](#), *Year-Round Benefits Success Waits for No HR Team*.

She explains, "If employees were confused during open enrollment, they will be equally uncertain when they try to use the plans they've selected throughout the year."

Maintaining a clear communication strategy that provides employees with continuous support will benefit your organization beyond our current viral outbreak. Long term advantages include cost savings, better ROI on benefit investment, and higher employee satisfaction.

Buckey encourages briefing employees on the following questions:

- How the plan works—what is your deductible, what are office visit copays (if applicable), and where do you stand towards meeting your deductible? If you have an FSA, HRA, or HSA, what funds do you have available to spend?
- If you don't have a regular doctor, which local urgent care offices, retail clinics (e.g., Walmart, Target, or CVS) and hospitals are in-network for your plan?
- Does your plan offer telemedicine?
- Will you need a doctor's note to return from work if you were told to self-isolate or were hospitalized?
- Will the company cover any or all of the costs if you (or a family member) are confirmed to have coronavirus?

Understanding the FFCRA

The Families First Coronavirus Response Act (FFCRA) was signed into law and is effective April 1, 2020, through December 31, 2020. The FFCRA requires certain employers to provide

employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. Qualifying [reasons for leave](#) include:

1. is subject to a Federal, State, or local quarantine or isolation order related to COVID-19;
2. has been advised by a health care provider to self-quarantine related to COVID-19;
3. is experiencing COVID-19 symptoms and is seeking a medical diagnosis;
4. is caring for an individual subject to an order described in (1) or self-quarantine as described in (2);
5. is caring for his or her child whose school or place of care is closed (or childcare provider is unavailable) due to COVID-19 related reasons; or
6. is experiencing any other substantially-similar condition specified by the U.S. Department of Health and Human Services.

[Of note](#), the FFCRA requires group health plans to cover COVID-19 screening without cost-sharing yet does not require plans to cover treatment without cost-sharing.

Telemedicine Programs

Telemedicine programs allow people to seek medical care while at home. This discourages the unnecessary spread of COVID-19. Employers should confirm that their vendor's telemedicine programs are HIPAA compliant. Electronic protected health information (EPHI) must be protected by a secure system and only accessed by authorized users.

Finally, ensure that employees with a health savings account (HAS) do not become ineligible to make contributions as a result of offering a telemedicine program at no or reduced cost.

Ask For Help

Reach out to Compass President, Nick Cianci, at nick@compasstbs.com with your employee benefit questions or for information to best serve your employees and your business with the most current employee benefit solutions.