

# HEALTH CARE DECISIONS IN THE WAKE OF COVID-19



OCTOBER 1 | 12:00 PM - 1:00 PM



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DE Division of Small Business



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INDIVIDUAL INSURANCE

EMPLOYER-SPONSORED  
INSURANCE

# DE Relief Grant Round 1 Breakdown

Delaware Division of Small Business

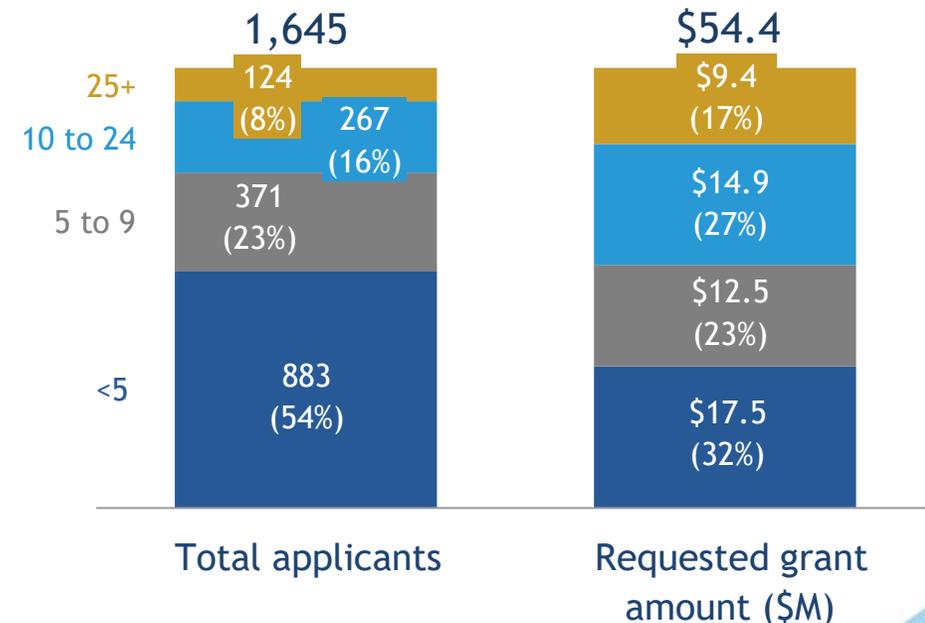
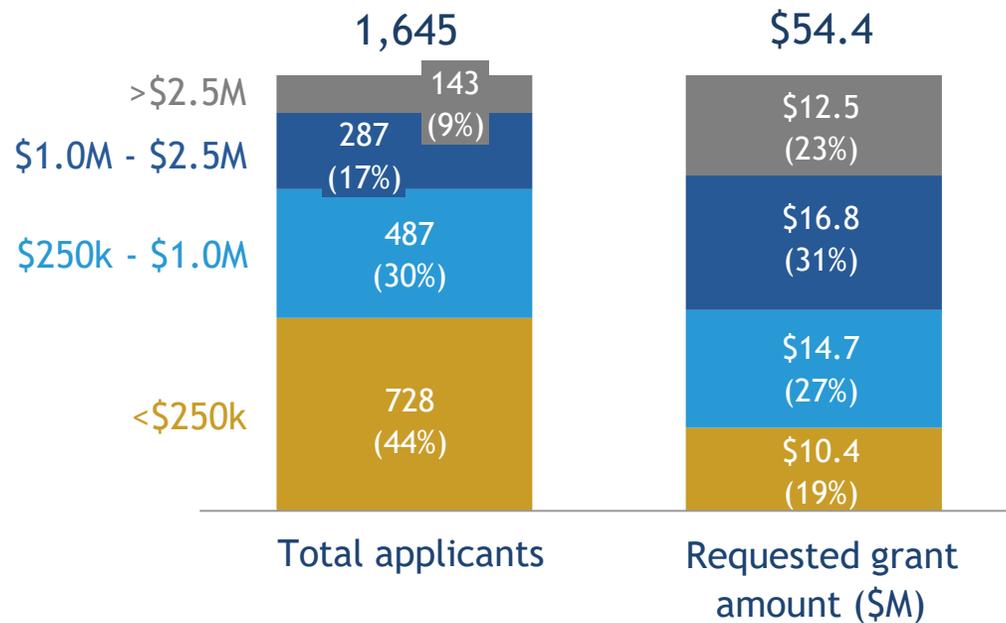
# Summary

- Round 1 open from 9/8 10:00 am - 9/9 10:00 pm (36 hours).
- Received 1,646 applications (1 withdrawn, 1,645 final count).
- \$54.4 million in grants applied for.

# Summary of Round 1 DE Relief Grant applicants: total applicants and grant \$ applied for, by applicant revenue and employee count

Businesses with revenue <\$250k accounted for >40% of total applications and ~20% of requested grant dollars

Businesses with fewer than 5 FTE<sup>1</sup> accounted for >50% of total applications and ~30% of requested grant dollars

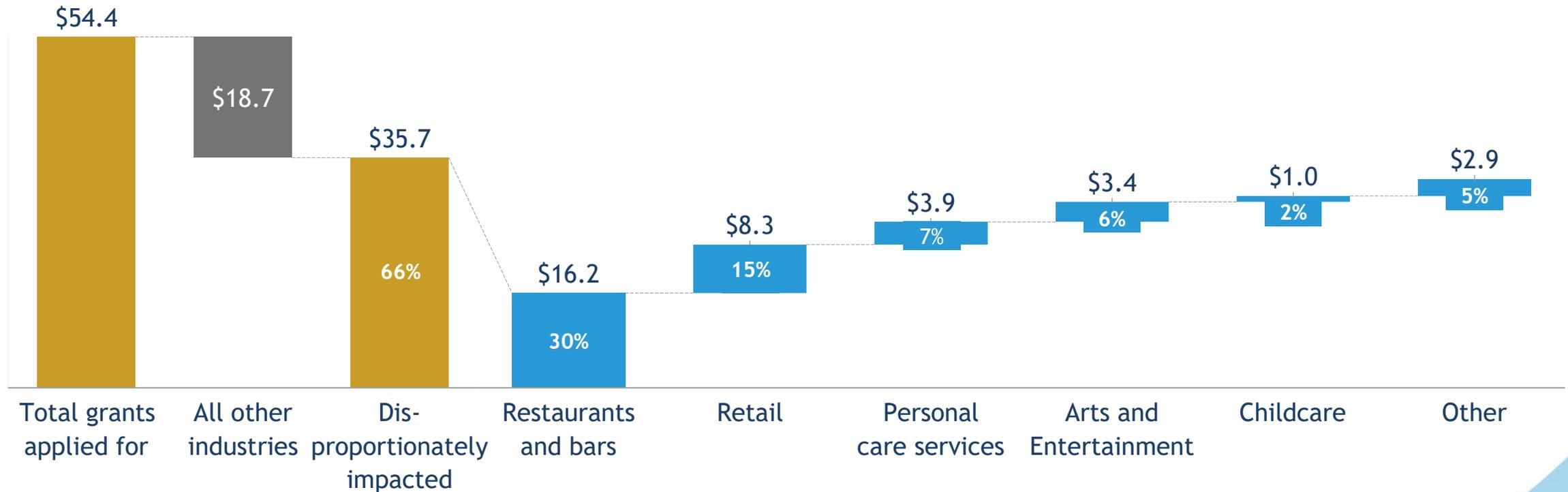


2019 revenue

FTE count

1. FT counted as 1 FTE, PT counted as .5 FTE  
 Source: DE Relief Grant Summary

## Summary of Round 1 DE Relief Grant applicants: applicants by industry and grant amount applied for (\$M)



Percentages shown represent the percentage of total funding claimed by that particular industry.  
 Source: DE Relief Grant Summary

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# Healthcare Decisions in the Wake of COVID-19

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# Care Related To COVID-19

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## DE State of Emergency Mandates / Highmark extensions

- All COVID-19 testing covered at 100% when recommended by a medical professional
- Members who require in-network, inpatient hospital care for COVID-19 will not incur any deductibles, co-insurance and co-pays
- Telemedicine Access - Under this expanded program, cost-sharing and co-payments associated with in-network and contracted telemedicine and virtual medicine visits will be waived
- The waiver will continue through December 31, 2020 as Highmark continues to monitor and evaluate the rapidly changing nature of this crisis
- [www.highmarkanswers.com](http://www.highmarkanswers.com)

Wow — what an unthinkable few months it's been.

Coronavirus (COVID-19) has forced us all to halt business as usual and reconsider our daily routines. For many, it has been challenging, difficult, and overwhelming, but I hope you've been able to take advantage of Highmark's tools and resources for support throughout this pandemic.

Moving forward, we'll continue to support you as we all transition to our new normal.

State and city government officials are starting to loosen shelter-in-place orders and grant business permission to open their doors again. As you prepare to welcome back employees or customers in the near future, Highmark wants to make sure you're prepared. Take a look inside for helpful guides, some fabric face masks for you and your employees, and signage to help with the transition.

If you have questions about your organization's health coverage or about the contents of the kit, please reach out to your Highmark Client Manager. I'd also encourage you to visit [HighmarkEmployer.com](http://HighmarkEmployer.com) to view our Coronavirus information and resources.

As we've been saying all along: Be safe. Be calm. Highmark can help.

*Debra S. Rice-Johnson*

Deb Rice-Johnson  
President, Highmark Inc.

### A kit for you to get your team through.

Within this kit, you'll find a handful of items to make re-opening your doors a bit easier:

Our "Getting Back to Business" Guide, full of safety tips and important workplace considerations.

Washable fabric face masks, many designed by Pittsburgh fashion designer Rya Turkin, along with helpful instructions to share with your team.

Office signage to remind your team of important safety precautions to follow.

These guidelines are new for everyone and will help keep your team safe.

# Highmark Employer Toolkit



**Do your tasks. Wear your masks.**

FOLLOW ALL SAFETY MEASURES WHEN YOU'RE IN THE WORKPLACE.

HIGHMARK DELAWARE

Do it right. Get back to life.

### The right way to wear and clean your new cloth face mask.

People with Coronavirus don't always show symptoms. That's why the CDC recommends wearing a face covering to help stop the spread.

**How to put on, wear, and adjust your mask:**

- Wash your hands or use hand sanitizer.
- Loop the strings over your ears.
- Make sure the mask covers your nose and mouth.

Once your mask is in place, try to be sure it fits snugly against or folds if not worn or remove your nose wires and adjust.

**How to clean your mask:**

- Put it through the washing machine and dry it well on a dry.
- If you can't use a washing machine, then wash with soap and water.
- Once it's clean and dry, keep it in a mesh paper bag until you need it next.

If you machine-wash your mask, an iron center crease on the inside helps. Don't use clothes or fabric softener on it.

For more information on Coronavirus, visit [highmarknews.com](http://highmarknews.com).

HIGHMARK DELAWARE

Do it right. Get back to life.



**Keep us stronger. Wash hands longer.**

SCRUB WITH SOAP FOR AT LEAST TWENTY SECONDS.

HIGHMARK DELAWARE

Do it right. Get back to life.

## Getting back to business.

A quick guide to welcoming back employees, re-opening to the public, and most importantly, keeping everyone safe.

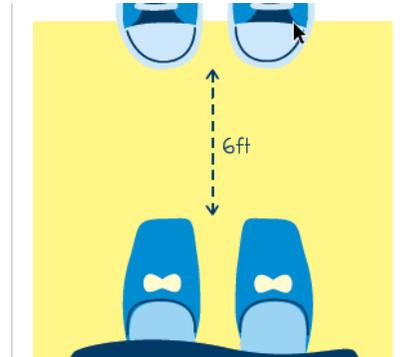



**Start your meetings with hands-free greetings.**

SLOW THE SPREAD BY DITCHING THE HANDSHAKES.

HIGHMARK DELAWARE

Do it right. Get back to life.

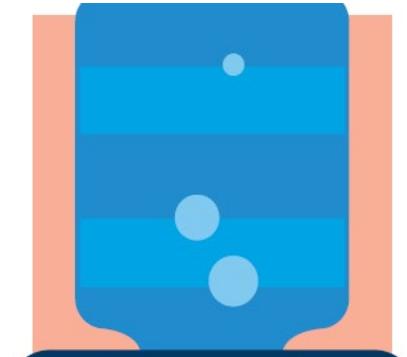


**Be consistent. Keep your distance.**

WHEREVER YOU GO, STAY SIX FEET APART FOR SAFETY.

HIGHMARK DELAWARE

Do it right. Get back to life.



**On your break? Don't congregate.**

KEEP YOUR DISTANCE, EVEN IN THIS ROOM, FOR SAFETY.

HIGHMARK DELAWARE

Do it right. Get back to life.

# General Benefit Levers For Employers

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## Employers benefit options

- Fully Insured
- Self funded
- Level funded



## Benefit designs

- Deductibles
- Coinsurance
- Specialty networks
- Integrated pharmacy

# Highmark Example of DE Small Employer Options

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## Membership:

- 2800 Clients; 21,100 total members
- 2021 Rate Decrease, -3%



## New Product Offerings

- **Balanced Funding**
  - True Self-Funded Product with less risk than a traditional ASO product
  - Available to groups 15-50 beginning January 1, 2021
  - Target market - groups looking to save on benefit cost with a predictable funding arrangement and gain additional insight into their claims experience
- **New Hybrid Product Options**
  - Office visits, including PCP, Specialist, Telemedicine, Urgent Care, Outpatient Therapies, Generic Drugs, all covered at copay level prior to deductible
  - Shared Cost EPO - \$2500 1x-100
  - Shared Cost EPO - \$4000-100
  - Shared Cost EPO - \$5200-100

# GROUP BENEFITS SERVICES

Employee Benefits | Retirement | Strategic Partnerships

## Delaware State Chamber of Commerce

Health Care Decisions in the Wake of COVID-19



Integrity | Security | Peace of Mind



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# Employee Benefits Solutions – In the wake of COVID-19

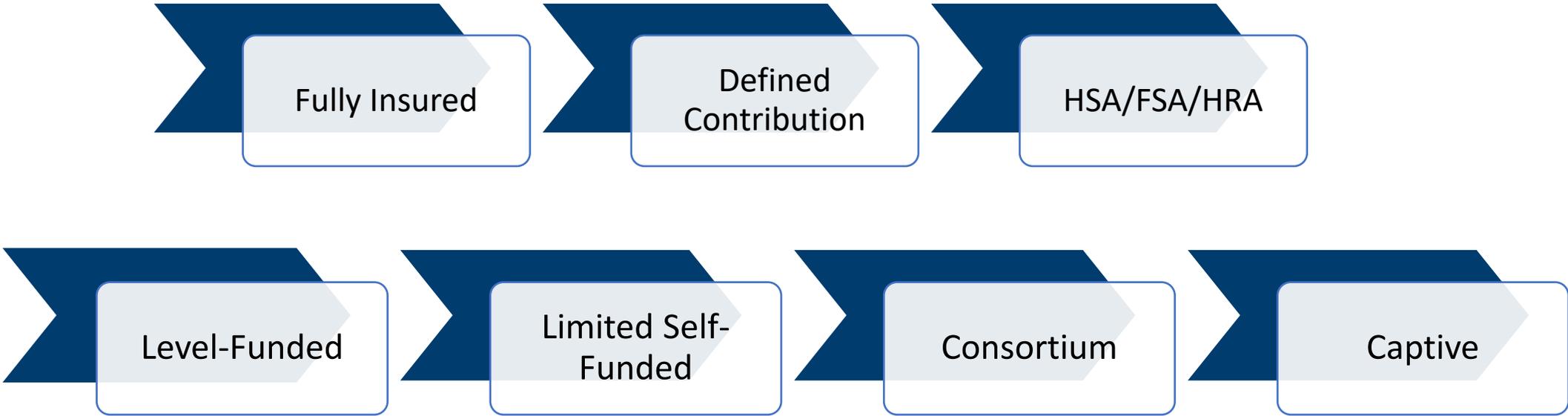
## Everything in One Place.

One size doesn't fit all. Design a strategic and comprehensive plan for ALL your benefits to meet the evolving needs of your group. Ask questions that dig deep into what your goals are as a company, and how to align your benefits package in a way that upholds your company values and fits your budget while adapting to uncertain times.



- **Benchmark – analyze market opportunities**
- **Alternative plan funding concepts**
- **Technology and integration**
- **Use a consolidated service model**
- **Improve communication, use of resources and training**
- **Implement wellness programs**
- **Advocacy and support programs**
- **Voluntary benefits**
- **Outsourcing – HR, admin, liability**
- **Explore other coverage opportunities**

# Group Medical Solutions – Alternative Funding Concepts



# Other Coverage Opportunities

- Medicare, Market Place and Individual
- Employer Based Education
- Medicare and Part D
- Medicare Supplement Plans
- Retiree HRA
- Group Retirement Plan



# Voluntary Benefits & Enrollment Services

- Plan design development
- Custom marketplace
- Pre and Post Enrollment services
- Employee education

# Work/Life Balance

## Not enough time in the day? Need Support?

Offer advocacy and support services to give employees and their families the support they need.

### Employee Advocacy and Support

Helping employees 24/7, 365 days a year:

- Counseling services
- Find the right doctors
- Schedule appointments
- Resolve benefit issues
- Assist in transfer of medical records
- Help with eldercare
- Help to make informed decision
- Get questions answered



# Group Benefits Services

## Delaware State Chamber of Commerce

Health Care Decisions in the Wake of COVID-19

Thank you!

### Stay Connected with Weiner Benefits Group

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<http://twitter.com/weinerbenefits>



Weiner Benefits Group



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