



March 2020 Newsletter

Open letter from American Trust Administrators:

Social Distancing a phrase used only sparingly until the Covid19 situation of today has people concerned and apprehensive. We want to assure you that we are as close as ever providing the service, assistance and sales help for you and your clients. If we must work from home all our employees will access phones and systems as if they are in the office.

We understand that employers may not want onsite visits from their agents and that is where our on-line employee enrollment form and the employer Plan Specification form comes in handy. You can access the application with a simple call to your GA or our office. The link to the online portal is - <https://www.ataamerica.com/agents.htm>.

We have received two other inquiries related to Covid19. First how long can employees remain covered if they are terminated and secondly, will the plan cover the cost of Covid19 testing.

AmeriShare requires an employee to be a fulltime actively at work employee to remain covered. Employers are required to provide coverage for employee until the end of the month in which full time employment (30 hours per week) is terminated. If the group is subject to COBRA the employee must elect Cobra coverage and pay for the coverage after the end of the short term continuation. If the group is not subject to COBRA, an employer can cover a former employee who has lost his coverage due to layoff, leave of absence or illness or injury but only for up to 90 days and only if they pay for their coverage timely.

As to whether the AmeriShare plan will cover the cost of Covid19 testing the answer is yes and no. The plan would not cover the test unless it is for an active condition and then the coverage would be subject to copays, deductibles and applicable coinsurance. AmeriShare plans are subject to amendment by each group to add this coverage and waive deductibles, etc. While we have not been advised by the excess loss carrier that all requests for amendment would be approved we believe more than likely that most would. If a client wants to amend their plan they can request the same in writing and we will get back to them shortly. Even if an amendment is approved, a waiver of deductibles, coinsurance or copays would only be allowed if the test is medically necessary. That being said, we have been advised that to some extent the federal government is going to cover the cost of testing so we therefore suggest employers to wait a few weeks to see how this program is going to work before requesting an amendment.

ATA has been in existence since 1972 and we have been there for our stakeholders through various upheavals. Our goal is to provide the best service possible to our agents, brokers, GA's and plan holders. Our staff is experienced and exists to assist you and your clients through these uncertain times.

Hopefully the Covid19 virus is a short-lived crisis. Rest assured we are here to assist you in your endeavors for years to come. Good selling and good luck.

Sincerely,

Thomas F. Stein President

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