

Are the HSRI for Employer offices open?

We are fully operational but working remotely. Please don't hesitate to contact your business engagement specialist at 1-855-683-6757 or log into your account. We are here for you!

I have documents I need to deliver to HSRI for Employers for my renewal or new business application. What do I do?

We ask that you first try to scan and send to your business engagement specialist electronically at the email address provided to you. If that isn't possible, please mail to us at 20 Newman Ave #1000 Rumford, RI 02916. We have someone collecting our mail on a less frequent but regular basis.

I'm worried about being able to make my monthly payments on time due to COVID-19. What do I do?

We understand this is a difficult time for you as a small business. Please contact your business engagement specialist to discuss your options if you are unable to make payments on time.

I'm currently on auto withdraw for my monthly payments and need to stop this for now and make payments as I go. How do I do that?

Please contact your business engagement specialist to facilitate this change to your account.

I am an HSRI for Employers customer. I have an employee(s) that isn't currently enrolled in coverage. Is it possible to add coverage now outside of my open enrollment period?

YES! HSRI for Employers has opened a special enrollment period for current employees to sign up for coverage. This period is open now through April 15, 2020. Please contact your business engagement specialist right away to sign them up. **Note: this is not an opportunity for plan changes for already enrolled employees or their families.*

I'm a business owner and have to temporarily close due to Covid-19. I want to continue our health insurance for my employees through HSRI for Employers during this time. Is this allowable while I am closed for business?

Employers define employee eligibility. If an employer still considers their employees to be employees (even if they are not working right now) continued coverage is allowable. Please contact your business engagement specialist to discuss your options.

I have made the difficult decision to lay off some of my employees. How do I make sure they still have healthcare?

In this situation COBRA (if the company has 20 or more employees) or "RI Extended Benefits" (if company has less than 20 employees) may apply. For more information on COBRA and RI Extended Benefits see our [COBRA fact sheet](#).

However, it may be better to have your employees apply for individual market coverage because of potential Medicaid or tax credits. If employees choose to accept COBRA they would not be eligible for an individual market tax credit until COBRA ends. If they decline COBRA, they will be eligible for a tax credit if they meet the other criteria. As always, individual market

coverage would start the 1st of the month after the current coverage end date. Please contact your business engagement specialist to review your options and how to update your account with us.

I'm closing my business due to COVID-19 and laying off all my employees. What guidance can you share with me regarding their current healthcare coverage they currently have through my business?

You have a couple of options here:

1. RI Extended Benefits:

Closing a business entirely is a situation where RI Extended Benefits may apply. See our [COBRA fact sheet](#) for more information.

2. Individual market coverage:

If your employees apply for individual market coverage they may qualify for Medicaid or tax credits, particularly if their income has changed. This would likely result in more affordable coverage than RI Extended Benefits. As always, individual market coverage would start the 1st of the month after employer coverage ends.

How can laid off employees sign up for individual market coverage?

The HealthSource walk in center is closed due to COVID-19 for in person appointments but we are online, offer a web chat feature, and phone lines are open to assist your employees with uninterrupted coverage. Please contact us at www.healthsourceri.com or 1-855-840-4474 8:00 a.m. to 6:00 p.m. Monday through Friday.

HealthSource RI has created a [loss of coverage fact sheet](#) to help Rhode Islanders losing coverage enroll in the individual market.

I have to close my business. What information do I need to share with my HSRI for Employers business engagement specialist and/or broker to close out my small business insurance account?

Please send, by email, to your business engagement specialist a request for termination of your account if you need to stop offering insurance as an employer for now. We will need that request to include all employee names who should be terminated as well as plan end dates. Your business engagement specialist will then be in touch to review details and administer your account termination. We can also walk you through how your employees can continue coverage through the individual market and ways they can take advantage of tax credits or Medicaid options.