Due to COVID-19, some patients face **unanticipated costs** or changes:

- Elective procedures canceled
- Chronic disease management to reduce COVID-19 risk
- Unexpected hospitalization
- Change in spouse’s employment & insurance coverage

The IRS now allows midyear changes. Throughout 2020, **employers can allow patients to:**

- **Enroll** in Employer-Sponsored Health Plans
- **Switch** Employer-Sponsored Health Plans or Coverage Tiers
- **Change** Pre-tax contributions to Flex Spending Accounts

**Policy changes give patients the flexibility they need to stay healthy during turbulent times.**