

COVID-19 & CHANGES TO HEALTH PLAN RULES

OPEN ENROLLMENT CAN BE A GUESSING GAME



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

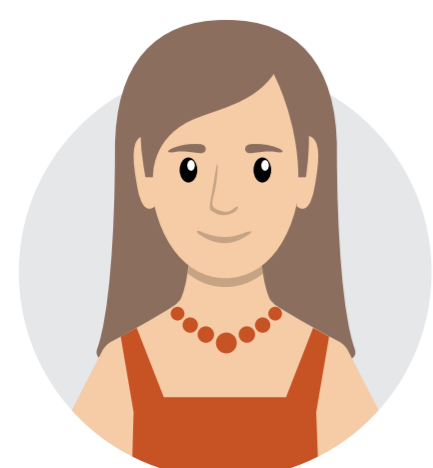
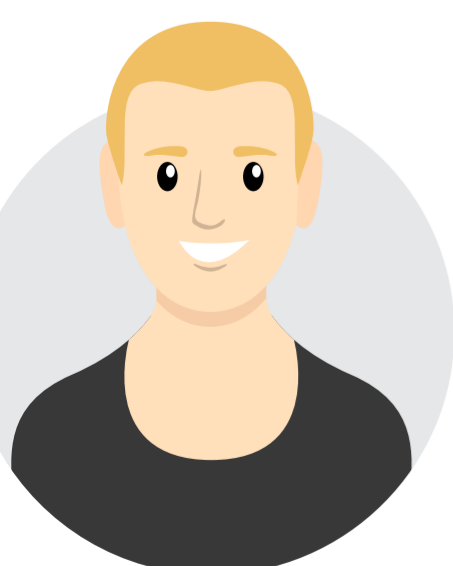
Employer-Sponsored Health Plans or Coverage Tiers



CHANGE

Pre-tax contributions to Flex Spending Accounts

POLICY CHANGES GIVE PATIENTS THE FLEXIBILITY THEY NEED TO STAY HEALTHY DURING TURBULENT TIMES.



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