

NFP BNGA *Producer* Guidance for UPMC Health Plan No-Cost Payment Deferment



UPMC Health Plan announced on April 2nd, 2020 that eligible employer groups (with less than 500 employees), facing extreme hardship and applying for financial support, can obtain a No-Cost Premium Deferment.

When a UPMC client is eligible & interested in requesting the Payment Deferral Program, the following should occur.

1. To initiate the request, the dedicated UPMC Account Manager needs to be notified to generate the Deferment paperwork & begin tracking the process. This could be done by the client directly to their UPMC Health Plan contact. However, if you are assisting your client through this process, please outreach to Melinda Baronetski (melinda.baronetski@nfp.com) or myself (cheranne.jurena@nfp.com) with the following...
 - Client Name
 - UPMC Group Number
 - The payment month are they seeking to defer - client has a choice of either April 2020 *or* May 2020
Please note:
 - The monthly premium deferred would not reflect any prior month balance forwards.
 - If you serve multiple clients, it is important that these requests are submitted independently of each other. Please do not combine multiple requests.
2. UPMC Account Management will issue a *Deferment Payment Plan Letter of Agreement* for the client to complete & return – *if requested through our office, our team will provide to your attention.*
3. The return of this document must be accompanied by proof that the client has applied for State or Federal financial support through one of the following...
 - Paycheck Protection Program
 - Pennsylvania COVID-19 Working Capital Access Program (CWCA)
 - SBA Economic Injury Disaster Loan
 - or other similar program
4. Once the client's complete documentation is reviewed by the carrier & approved, a fully executed version of the *Deferment Payment Plan Letter of Agreement* will be returned for the client's records.
5. Thereafter, an approved client agrees to pay UPMC the deferred premium (with no interest and no penalty), upon the earlier of the following:
 - receipt of their financial assistance
 - their July, August & September invoice cycles (via three-monthly installments spread out between those monthly invoices)

If you have any questions or if additional information regarding the above would be helpful, please do not hesitate to outreach to a member of your NFP BNGA Producer Team.

Melinda Baronetski, Manager Advisor Services, (724) 940-9482 | melinda.baronetski@nfp.com
Cheranne Jurena, Assistant Vice President, (724) 940-9480 | cheranne.jurena@nfp.com
Susan McKee, Vice President, (724) 940-9407 | susan.mckee@nfp.com

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