



April 9, 2020

Ohio to allow businesses to defer health insurance premiums to keep workers covered during COVID-19

[March 19, 2020](#)

The state of Ohio will allow businesses to temporarily defer their health insurance premiums to keep their workers covered during the outbreak of the novel coronavirus. Ohio Lt. Governor Jon Husted announced during a March 20 news conference that Ohio is ordering health insurance companies operating in the state to extend a grace period to businesses who want to defer their premiums for up to 60 calendar days from the original due date. Health insurers must also allow employers to continue covering their workers, even if the employee would otherwise become ineligible because of a decrease in the hours that they work per week.

These regulations are temporary and intended to take effect immediately and conclude when the state of emergency is over. The rules apply to all group health plans in the state including health insurance carriers, stop loss carriers, multiple employer welfare arrangements (MEWAs), and other entities covered under the jurisdiction of the ODOI.

Premium Payment Grace Period

During this time, health insurers must allow their insureds to defer payment of premiums for up to 60 calendar days from the date they would otherwise be due. Insurers may not assess any interest during this time.

Employee Eligibility

Insurers must also allow employers to continue to cover employees under group health plan coverage even if an employee would otherwise become ineligible under the terms of the plan due to a decrease in hours worked regardless of any actively-at-work provision contained in the policy. Further, insurers are prohibited from increasing premiums due to a decrease in enrollment or participation in the plan.