

What you need to know

Coronavirus summary

April 15, 2020

Telehealth and COVID-19

With the advent of COVID-19, helping minimize the spread of this contagious virus is becoming one of the most important benefits of telehealth—visiting health care professionals online or over the phone.

Federal restrictions have recently been lifted on the use of telehealth for Medicare patients, waiving co-payments and loosening HIPAA privacy requirements that had prohibited technologies such as Skype or FaceTime. Telehealth can be used:

Before ER or inpatient admission

Medical staff can gather information to determine whether urgent care is needed, or if patients are safe to continue to monitor their symptoms at home.

Source of data and more information:

[Harvard Health Publishing: Can telehealth help flatten the curve of COVID-19?](#)

[STAT: Trump lifts restrictions on telehealth services for seniors in hopes of limiting coronavirus spread](#)

[Why telehealth can't significantly flatten the coronavirus curve — yet](#)



During a hospital stay

Besides lessening the spread of COVID-19, inpatient telehealth can also help preserve the supply of personal protective equipment (PPE).

After discharge

Providers can conduct follow-up exams to check on recovered patients — either online or over the phone for those without access to a computer.

Protecting older adults



Adults over 60—especially those with preexisting medical conditions—are more likely to contract more serious cases of COVID-19. Those caring for an older adult can help them stay healthy by:

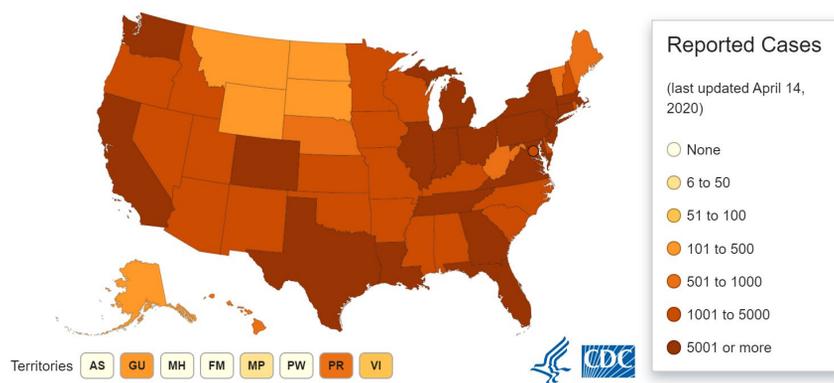
- Keeping loved ones connected through regular phone calls, video chats and apps with captions for those who are hard of hearing.
- Seeing if they can use telehealth for some healthcare appointments.
- Making sure they are stocked with food, medications and other essentials.
- Helping them develop a care plan in case they become infected with COVID-19, including information such as current health conditions, medications, providers, insurance, emergency contacts and advance directives.

Source of data and more information:

[CDC: COVID-19 – Older Adults](#)

[John Hopkins Medicine: Coronavirus and COVID-19: Caregiving for the Elderly](#)

States Reporting Cases of COVID-19 to CDC*



Source of data and more information:
[Centers for Disease Control](#)

Case Totals

Current as of 8:36AM on 4/15/2020

Worldwide	2,017,174
Recovered	492,023
Deaths	128,011
Active cases	1,397,140
(96% mild condition; 4% serious)	
Closed cases	620,034
(79% recovered; 21% deaths)	
U.S. cases	614,246

Source of data and more information:
<https://www.worldometers.info/coronavirus/>

MYTH



MYTH: COVID-19 can be transmitted through mosquito bites.

To date there is no information or evidence to suggest that the new coronavirus can be transmitted by mosquitos. This disease is a respiratory virus spread primarily through droplets generated when an infected person coughs or sneezes or has discharge through the nose.

Source of data and more information:

[World Health Organization-Coronavirus disease \(COVID-19\) advice for the public: Myth busters](#)

Legislation and Claim Updates



CARES Act

The Coronavirus Aid, Relief and Economic Security Act (CARES Act), signed into law in March, clarifies paid leave provisions in the Families First Coronavirus Response Act (FFCRA). Review our CARES Act [full summary](#) for more information.

Limitations on paid emergency FMLA leave

Under the FFCRA, employees of business with fewer than 500 employees are eligible for 12 weeks of family leave if they cannot work because of school or child care closures. The first 10 days is unpaid. The CARES Act clarifies that the maximum benefit under emergency FMLA is \$200 per day and \$10,000 in total per employee.

Emergency Paid Leave Act limitation

Employees of business with fewer than 500 employees are eligible for up to 80 hours of paid sick leave under FFCRA. The CARES Act states an employee can receive up to \$511 per day and \$5,110 in total per employee under this provision. An employee taking care of a child or a person in quarantine can receive up to \$200 per day and \$2,000 in total per employee.

Paid leave for rehired employees

Employees terminated on or after March 1, 2020 and then rehired by the same employer are eligible to use emergency FMLA leave if they worked for the employer for 30 of the last 60 calendar days before their termination.

Advance refunding of credits

The CARES Act allows the advance of refundable tax credits granted under the FFCRA. The IRS will release guidance on this issue and other tax implications for employers under the FFCRA shortly.

Claims Updates

To support customers during this time, we have adjusted the actively at work/continuation of coverage policy and extended the premium payment grace period. We will continue to monitor the situation and reassess our position by May 1, 2020.

Actively at work/continuation of coverage

We have extended continuation of coverage through May 31, 2020, or longer based on policy language, to apply to employees who lost their job or had their hours cut because of COVID-19. If the policy includes provisions for continued coverage through conversion, portability or COBRA, the policy's provisions will apply. Employers should advise employees on those options.

Employees laid off or furloughed because of COVID-19 and then rehired within six months of the coverage termination date will have their benefits reinstated within 31 days of returning to work. Longer timeframes apply if stated in the policy.

Premium Grace Period

To allow greater flexibility for our customers, we have extended the standard grace period on Lincoln-issued group insurance policies and service agreements to 60 days as of March 1, 2020. We will also comply with any state-issued mandates that may require longer grace periods and will update our practices accordingly.

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