



COVID-19 FREQUENTLY ASKED QUESTIONS

BAHAMAHEALTH

Dear BahamaHealth Policyholders,
In these critical times, your medical insurance coverage is vital and important, and BahamaHealth encourages you to honor the contractual commitment of your insurance policy by keeping your insurance policy premiums paid current. The COVID-19 Emergency Order, which came into effect March 17th, 2020 is a premium deferral and not a premium waiver; therefore your deferred premiums accumulate, giving you an extended 60-day grace period after the Order is lifted to bring the account current without penalty.

Q. HOW WOULD THE 60 DAY EXTENDED PERIOD WORK?

A. The 60 day extended period comes into effect on the day after the Order is lifted. It is a set length of time during which payment may be made without penalty. For instance, if the Order is lifted on April 30th, 2020, the 60 day period would start on May 1st, 2020, ending on June 30th, 2020.

Q. WHAT IS THE GOVERNMENT'S POSITION ON PAYING INSURANCE PREMIUMS?

A. Please click [this link](#) for the most updated Emergency Order section 8 related to the payment of insurance premiums.

While the Order is in effect, Insurance Companies are prohibited from terminating insurance policies for non-payment of premiums only for individuals who are unable to pay premiums which were due as at March 17th or after, where the inability to pay is as a result of the termination of the individual's employment as a direct result of the Emergency Orders or, who are unable to access electronic or other remote means to pay their premiums. Nonetheless, deferred premiums continue to accumulate up to 60 days after the Order has been lifted. The 60 day extended period is for the Policyholder to bring the account current without penalty.

Q. WHO QUALIFIES FOR DEFERRED PAYMENTS UNDER THE EMERGENCY ORDER SECTION 8?

A. Individuals who are unable to pay premiums as a result of the termination of their employment due to the Emergency Orders related to COVID 19 or individuals who are unable to access electronic or other remote means to pay the premium.

Q. WHO DOES NOT QUALIFY FOR DEFERRED PAYMENTS UNDER THE EMERGENCY ORDER SECTION 8?

A. Employer groups and individuals whose employment has not been terminated and who prior to the commencement of the Order have paid their insurance premium electronically, or by other remote means.

Q. WILL I STILL BE COVERED IF I AM UNABLE TO PAY MY INSURANCE?

A. Yes. However, this only applies to those individuals who qualify for consideration (See more here: www.covid19.gov.bs) based on recent unemployment status due to the Emergency Orders related to Covid-19. These Customers will be required to provide documentation of their employment status.

It also applies to individuals who are unable to pay online or by other remote means.

These Customers will be required to contact Family Guardian through their Agent or Client Services to explore other payment options available, or arrange to make payment plan agreements regarding future payments.

Q. HOW LONG WILL I HAVE TO MAKE CONTACT WITH FAMILY GUARDIAN REGARDING MY PREMIUMS BEFORE MY POLICY LAPSES?

A. 30 days into the 60 day extended period, the Policyholder should contact Family Guardian through their Agent or BahamaHealth to make arrangement for the payment of the deferred premiums over a longer period of time.

Q. ARE GROUPS AND COMPANIES ELIGIBLE FOR DEFERRED INSURANCE PREMIUM PAYMENTS UNDER THE EMERGENCY ORDERS?

A. No, The Order does not apply to Employer group policies.

Q. IF I HAVE AN INDIVIDUAL MEDICAL POLICY AND I QUALIFY FOR THE DEFERMENT CAN I STILL ACCESS CARE DURING THIS TIME?

A. Yes, your policy will remain active based on the terms and conditions of the agreement with Family Guardian.

Q. HOW WILL I BE NOTIFIED WHEN THE 60 DAY EXTENDED PERIOD HAS EXPIRED AND I AM REQUIRED TO PAY?

A. You will continue to receive your monthly billing statement and notifications until the 60 day extended period expires. Forty-five (45) days into the extended period, you will receive a pending suspension notification. At that point it is expected that the outstanding amount should be paid.

Q. ARE THERE ANY LATE FEES, INTEREST, OR OTHER CHARGES ASSESSED TO MY POLICY DURING THE DEFERRAL PERIOD?

A. No, there are no late fees or other charges assessed to your policy during the deferral period.

Q. ONCE THE GRACE PERIOD IS LIFTED, AM I REQUIRED TO PAY ALL OF THE BACK PREMIUM AT ONE TIME IN ORDER FOR MY POLICY TO REMAIN ACTIVE?

A. You are required to pay the outstanding premium within the 60-day grace period for your policy to remain active unless you enter into an arrangement for the payment of the deferred premiums over a longer period of time. You are required to honor the payment agreement as outlined.