

March 21, 2020

To our broker community:

These are unprecedented times in health care with the rapid spread of the coronavirus disease 2019 (COVID-19). We are reacting daily to changes at the local, state and federal levels. As our partner in this journey, we want to provide you with accurate and timely information so that you can share it with your teams and our mutual clients.

Last week, we worked directly with Ohio Department of Insurance (ODI) Director Jillian Froment to ensure that the temporary changes we make in our health plans meet the ever changing regulatory requirements in the commercial insurance space. On Friday, ODI released Bulletin 2020-03 with guidance on this topic. We have attached a copy.

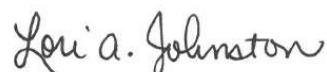
As COVID-19 disrupts operations and negatively affects our economy, many businesses are facing the painful decision to lay off employees and are concerned about their employees' access to health insurance.

Fortunately, the new ODI guidelines temporarily relax the rules surrounding the requirement that employees be actively employed and working to be eligible for an employer's health plan. This creates options to help businesses continue health insurance coverage for their employees.

To aid your understanding, we have developed answers to some frequently asked questions. We will review this information during our WebEx on Monday. Please take a look at them before our call. Also, we are committed to providing you with weekly updates in the days that follow.

Please know that Paramount is here for your business during these uncertain times. We are actively engaged in understanding and implementing required changes. Our goal is to partner with you to improve the health and well-being of the communities we serve.

Sincerely,



Lori A. Johnston
President, Paramount Health Care