



CORONAVIRUS UPDATE

UPDATE #9 MPI REVIEW (UPDATE 3-27-2020)

Dear Members,

We sent out information to everyone yesterday regarding some benefit changes implemented by the Board of Directors of the MPIPHP. One thing that was not addressed is the concern over continuing healthcare coverage. I assure you this has been prominent on my mind.

There are over 52,000 participants in the active health plan. The directors are analyzing how many participants may fall short of hours and the costs associated with implementing changes that will enable the maximum number of participants to not experience an interruption in their health care. I can tell you, based on a preliminary evaluation, the vast majority of current active participants, based on hours reported through the end of February, will remain eligible for health coverage for several months, and for most, much longer than that.

I know many of our members are very savvy when it comes to understanding how the eligibility periods work in conjunction with qualifying periods, but if you are less familiar, I would encourage you to educate yourself about this component of your health coverage.

Here is a brief overview:

For Active healthcare, there are two sets of 6-month periods. The first 6-month period is called the qualifying period. During the qualifying period, you must work a minimum of 400 hours. The second 6-month period is called the eligibility period. The eligibility period is the 6 months that your health insurance is active as a result of you earning enough hours during your qualifying period. www.mpiphp.org/home/eligibility

During the qualifying periods you need to have at least 400 hours reported to have health coverage for the corresponding 6-month qualifying period. For example, if you had at least 400 hours reported in the qualifying period that ended on February 22 (prior to the shutdown), you will be eligible for health coverage for the 6-month period of May 1 through October 31. If you also have a full bank of hours and no further hours get reported on your behalf, the bank will cover you for the next 6-month eligibility period of November 1 through April 30, 2021. If you don't have any banked hours, or only a partial bank, you will need to get the hours into your bank no later than the qualifying period ending August 22.

While most of our members fall into these two examples above, we realize some of you are in the midst of a qualifying period right now, and you need some number of contributed hours to continue being eligible; however, you can't get the hours because there aren't any available jobs. We are hopeful the MPI Board will make it a priority to address these situations as those members are in most immediate need.

You can bank up to 450 hours, but it is important to note that hours in your bank expire, so you should always check with the MPIPHP directly to confirm your coverage. In the event that you do not qualify for your next eligibility period, available banked hours will be automatically utilized to continue your health insurance.

Members who are gaining coverage for the first time, or after a break in service, are re-quired to earn 600 hours instead of 400. The 600 hours may be earned over two qualifying periods. Hours will not be banked until after the qualifying period in which 600 hours are obtained is complete.

MPI Update 3/25/2020 Please check the MPI website for the most up-to-date information. Announcements can be found under the COVID-19 tab.

Since it is impossible to know how long this reduction and loss of work will last, we can't estimate health coverage too far into the future, but I hope this email will help to put many of you at ease. Stay tuned. As things develop, we will send more information out.

With best wishes and in solidarity,

Cathy Repola
National Executive Director

Keep updated with information pertaining to the coronavirus: www.editorsguild.com/coronavirus-information

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