**The HealthCare Group/ Encore Health Network Response to COVID-19**

**& Indiana "Stay at home" Restrictions**

Encore Health Network understands the vital role it plays in helping ensure that the financial segment of the health care benefits industry continue in full strength during this time. Encore’s role is vital in supporting the health care system and Indiana employers as we all serve our fellow Hoosiers.

March 23, Indiana's Governor, Eric Holcomb, issued a "stay at home" order effective March 25th through April 7th to better combat the COVID-19 spread.

As an "essential function" entity, THCG/Encore's operations have been uninterrupted by the COVID-19 pandemic and are expected to continue without interruption.

Understanding our role as a critical component of the health benefit claims process, Encore previously established and tested disaster recovery protocols including completely "off-site" operations.  That has allowed us to promote social distancing efforts by moving to a fully at-home work site model with no decrease in our "best-practice" quality and claim turn-around excellence that our clients have come to know with Encore.

As an industry, we are all subject to the ripple effect of potential external impacts.  At this time, Encore has had no communication from the State of IN on relaxing the State's timely payment provisions, although it would be a reasonable expectation that this would follow a declared emergency situation.  That said, we would acknowledge that there will likely be situations in which the [provider] claims submission and [payer] claim payment may be delayed by situational factors outside anyone’s control creating a "force majeure" situation that could over-ride Encore's contractual claim submission or payment time frames.  Encore will continue to monitor all Federal and State requirements as we move forward together.

We are all in this together, and we will all get through this together.

Bruce Smiley

President

Encore Health Network