
THE GROUP BENEFIT NEWS BULLETIN

DOL and HHS Announce New COBRA Model Notices that Highlight Healthcare Marketplace

HHS Creates Special Enrollment Opportunity for Those Currently Eligible for or on COBRA

Late this past Friday (May 2nd), the Department of Labor (DOL), along with the Health and Human Services Department (HHS), released new COBRA general notices and election notices. Both notices contain information that specifically mention that other options such as the Healthcare Marketplace are available to those who become eligible for COBRA. The agencies felt the need to provide these updates given that the Marketplace is now open and to clarify which notices should now be utilized by those employers who choose to use said notices. Links to the updated COBRA notices may be found at the following:

General Notice: <http://www.dol.gov/ebsa/modelgeneralnotice.doc>

Election Notice: <http://www.dol.gov/ebsa/modelectionnotice.doc>

In addition to the above, HHS has created a Healthcare Marketplace special enrollment period for those who are currently on COBRA or COBRA eligible. This special enrollment period runs from May 2nd to July 1st, 2014. The reason cited for this period was that HHS was concerned that the prior COBRA model notices did not adequately address the Marketplace as an alternate option to COBRA. Normally, an individual may only enroll into the Marketplace during the annual open enrollment period or when individuals are initially eligible for COBRA due to the loss of other minimum essential coverage or when an individual's COBRA coverage has concluded.

For this new special enrollment period, individuals may contact the Marketplace call center at 1-800-318-2596 to determine if they meet the eligibility for the special enrollment period. If an individual has met the eligibility, they will then be allowed to continue the enrollment process into the Marketplace if they so desire. A link to CMS' website regarding this special enrollment opportunity may be found at the following:

<http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/SEP-and-hardship-FAQ-5-1-2014.pdf>

TBPG will continue to keep you informed of any pertinent information. If you have any questions, please contact your TBPG representative.

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