

COBRA Time Frames

I received my COVID Letters Mailed Report and I only see one participant, but there should be several receiving the letter. Why are they all not listed on this report?

isolved Benefit Services has many participants to provide letters. Each week you will receive a report of any of your participants that have been sent the letter during that week. At the first of each month, you will receive a report of all letters mailed during the prior month. We are processing letters every day and have many to be mailed out – therefore it is not uncommon to have your participants receive them at different times of the month until we have completed the process.

Why would a participant who had an event in November or December be receiving the time frame extensions for electing coverage?

isolved Benefit Services reviewed all dates that were applied to a participant's record. If their last date to elect (or any grace periods) fell within the period starting on or after 3/1/2020 – then the participant was eligible for the time frames to be “tolled” or “paused” until the end of the National Emergency has been declared.

While it seems impossible for someone to be receiving additional time when their event was in November, the last date to elect would have had to be on or after 3/1/2020, for them to get the additional time to elect coverage. To determine if their last date to elect was on or after 3/1/2020, you can view the original Qualifying Event notice that was mailed to the participant within the Online Portal.

Why did a participant receive a letter that never elected COBRA coverage?

isolved Benefit Services is required to provide additional time for participants to elect coverage even if they had not elected prior on or after 3/1/2020. Only those participants who were within their election period on or after 3/1/2020 would receive a letter and the additional time to elect coverage.

When did your Qualifying Event Notices include the new wording for the COVID time frames?

isolved Benefit Services updated our Qualifying Event Notices on 5/27/2020. Any notices printed and mailed after that date include specific information for COVID time frame extensions. If someone was sent a Qualifying Event notice prior to that date, isolved Benefit Services will be mailing them a letter to provide them with details on the COVID time frame extensions.