

COBRA Time Frames

Will this extend how long I can keep COBRA (beyond the 18, 29, or 36 months)?

This ruling does not change your initial COBRA expiration date.

Will my grace date be extended and for how long?

Your 30-day grace period will be extended until 60 days after the announced end of the National Emergency. We do not know when the National Emergency end date will occur. Refer to your invoices for updated grace periods for your payments.

Can I suspend my coverage without paying since I cannot use it now and then start paying when I can use it again?

COBRA is continuous coverage. There are no gaps within COBRA coverage. Your coverage may be suspended if you do not pay (and still within the timeframe to pay) however once the premium is due – you will need to pay any back premiums due.

Will my election period be extended? (Even though it currently is June or July, I have no way to pay)

Your 60-day election may be extended. If you were still within your election period prior to March 1, then you will now have an extended period to make your election. If your election period had ended prior to March 1, then you will not be provided with an extended period to elect COBRA. Please refer to the online portal for any updated dates to elect coverage.

You told me I have a grace period, why is my coverage not active while I am in the grace period?

While you do have a grace period to make your COBRA payments, it is allowed to suspend your coverage during any period that is not paid. Example, if you do not pay your May coverage period, your coverage could be suspended until that period is paid.