

# Health Care Reform News



## Special Enrollment Period for COBRA Beneficiaries until July 1, 2014

Dear *[insert employee's name]*:

You are receiving this notice because you are currently enrolled in (or eligible for) COBRA continuation coverage through *[insert employer's name]*'s group health plan.

We wanted to make you aware that the federal government recently announced a **special enrollment opportunity** for current COBRA enrollees (and individuals currently eligible to elect COBRA) to enroll in health coverage through the federal health insurance Marketplace. This special enrollment opportunity is only available until **July 1, 2014**.

### ABOUT THE MARKETPLACE

The Marketplace is a new health insurance exchange created by the Affordable Care Act. It offers "one-stop shopping" to find and compare private health insurance options. The Marketplace offers a variety of different health insurance plans, with different insurance carriers, coverage levels, and costs. Marketplace coverage is available without regard to medical underwriting and has no preexisting condition limitations or exclusions.

Marketplace coverage may be an attractive, more affordable alternative to COBRA for some current COBRA enrollees because:

- ✓ You might find a Marketplace plan that suits your specific health insurance needs better than your current COBRA coverage.
- ✓ Marketplace coverage may cost less than your current COBRA coverage.
- ✓ You may be eligible for federal tax credits to help pay premiums for Marketplace coverage, as well as potential cost-sharing reductions (such as lower deductibles, copays and coinsurance amounts). These tax credits are not available with COBRA coverage.

If you are interested in exploring Marketplace coverage as an alternative to COBRA, you should contact the federal Marketplace call center at 1-800-318-2596 to activate your special enrollment period. Once your special enrollment period has been activated, you will be able to view all of the different health insurance plans available to you and determine whether one is right for you.

Again, this special enrollment opportunity is only available until July 1, 2014. If you choose not to enroll in Marketplace coverage by July 1, 2014, you may keep your COBRA coverage (or elect COBRA, if eligible), but you will not have the opportunity to enroll in Marketplace coverage again until the next Marketplace annual open enrollment period.

*Note: if you live in a state with a state-run Marketplace (as opposed to a federally-run Marketplace), you should contact the Marketplace in your state to see if you qualify for a special enrollment opportunity as a current COBRA enrollee.*

If you have any questions about the federal Marketplace or this special enrollment opportunity, call the federal Marketplace call center at **1-800-318-2596** or go online to **[www.healthcare.gov](http://www.healthcare.gov)**.

Sincerely,

*[insert employer's name]*