

Special Broker Update

Grace Period Extension for COBRA Election and Premium Payments

Applies to: All Group Business

In response to the national emergency due to the coronavirus disease known as COVID-19 declared by President Trump, health plan participants have additional time to make election decisions and premium payments related to their COBRA coverage.

On April 28, 2020, the Department of Labor (DOL) issued Employee Benefits Security Administration (EBSA) [Disaster Relief Notice 2020-01](#), and on May 1, 2020, the DOL and the Internal Revenue Service issued a [Final Rule](#), which extends COBRA grace periods for all health plan participants. These grace period extensions apply retroactively to March 1, 2020, the effective date of the national emergency.

This extended grace period applies to both the COBRA election time frames, as well as monthly COBRA premium payments. The extended grace period will continue for 60 days after the end date of the national emergency.

Our vendor, COBRA Options - brought to you by Medical Mutual, will send letters to all plan participants who were eligible to elect COBRA coverage as of March 1, 2020, notifying them of the extended grace period. Letters will also be included in COBRA notices for newly-eligible participants going forward, until such time as the grace period has expired.

The contact information for COBRA Options is as follows:

For plan participants:

CobraOptions@HealthAccountServices.com

1-833-232-4679

For groups:

CobraOptionsEmployer@HealthAccountServices.com

1-833-232-4680

Groups that do not use COBRA Options - brought to you by Medical Mutual as their COBRA vendor should check with their vendor to determine how the vendor is handling the extended grace period.

We'd love to assist you with your Medical Mutual business. Please let us know how we can help.

– Your ExpressLink Team [Contact Us](#) | 216-520-1300