

WHAT COBRA CONTINUANTS NEED TO KNOW ABOUT COVID-19 COBRA RELIEF EXTENSIONS

UPDATED MARCH 3, 2021



BACKGROUND

On April 29, 2020, the Department of Labor (DOL) and Internal Revenue Service (IRS) issued guidance for group health plan sponsors regarding deadline extensions due to the COVID-19 pandemic. Extensions up to one year are to apply to health plan claims filing deadlines, and to COBRA payment and election deadlines falling March 1, 2020 and later. On February 26th, 2021 the DOL issued EBSA Disaster Relief Notice 2021-01, which confirms that time frames subject to their April 29, 2020 relief will continue to apply on an individual basis until the earlier of one (1) year from the date first eligible for the relief; or 60 days after the announced end of the National Emergency. If you have been offered COBRA or have had payment due for coverage since March 1, 2020, please keep these timelines in mind as you plan your COBRA election and monthly COBRA premium payments.

COBRA ELECTIONS

If you received a COBRA election form with a response deadline of March 1, 2020 or later, the timeframe to elect coverage has been extended to the earlier of either one (1) year from the election deadline specified on your election form, or 60 days following the announced end of the National Emergency.

Please keep in mind there is a one-year statutory limit from your stated election deadline. If the National Emergency is declared as over prior to one year from your stated deadline, you will have 120 days from the announced end of the National Emergency to elect COBRA. If you choose to wait to elect, please visit www.flores247.com for future updates.

If COBRA is elected, please note it will be retroactively reinstated with no gaps in coverage. In order to have continuous coverage, you will be responsible for paying all invoices due, retroactive to your original loss of coverage date.

COBRA PREMIUM PAYMENTS

If you received COBRA invoices with a due date of March 1, 2020 or later, you have an extended period to make your monthly premium payments. Final payment deadlines are to be determined based on your invoice's original due date with applicable grace period and the earlier of either: one-year from your invoice's grace period end date, or 60 days following the announced end of the National Emergency.

If you choose to postpone your payments, please visit www.flores247.com for more information or call our office to discuss. All payments are applied consecutively to your oldest open invoice; gaps in coverage are not permitted by the Department of Labor (DOL).

COBRA TERMINATIONS

If you received notice of termination due to non-payment for an invoice due March 1, 2020 or after, coverage will be terminated retroactively to the last month in which the premium was paid in full.

If you would like to terminate the COBRA coverage you have now, please process the termination by logging into the participant web portal at www.flores247.com or contact your account manager via email.

ADDITIONAL RESOURCES

[COVID-19 FAQs for Participants and Beneficiaries](#)

[IRS and Department of Labor \(DOL\) Ruling on Deadline Extensions Due to the COVID-19 Pandemic](#)

FOR ADDITIONAL QUESTIONS REGARDING COVID-19 COBRA RELIEF EXTENSIONS, PLEASE CONTACT YOUR DEDICATED ACCOUNT MANAGER AT (800) 532-3327.