

COVERED CALIFORNIA: SPECIAL ENROLLMENT PERIOD FOR THOSE ON COBRA

Under the Affordable Care Act, individuals who have medical coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA) are permitted to enroll in Exchange coverage only during the annual open enrollment period. For 2014, the open enrollment period began October 1, 2013 and ended March 31, 2014 (with some exceptions). A person on COBRA may not enroll in Exchange coverage outside of the open enrollment period unless they have exhausted their COBRA coverage.

Recognizing that little information was provided to COBRA beneficiaries about their right to choose Exchange coverage during open enrollment, the U. S. Department of Health and Human Services allowed Covered California to have a special enrollment period for those who are currently on COBRA and who did not enroll in Exchange coverage.

SPECIAL ENROLLMENT PERIOD FOR COBRA BENEFICIARIES

Beginning Thursday, May 15, 2014 and ending July 15, 2014, people who have health coverage through COBRA will be eligible to shop for and buy coverage through Covered California.

ASSISTANCE WITH ENROLLMENT IS AVAILABLE

Keenan's Individual and Family Plans Division can assist COBRA qualified beneficiaries with this special enrollment opportunity and help them understand their options through Covered California. There is no cost for this assistance. COBRA participants wishing to take advantage of our assistance can contact us through the Internet at www.KeenanDirect.com, 24 hours a day/seven days a week; or by telephone (855)-653-3626, Monday through Friday, 8:00 am to 6:00 pm. Keenan is a Covered California Certified Insurance Agent.

We encourage you to provide this information to any COBRA qualified beneficiaries who are currently on COBRA coverage as well as those who become qualified for COBRA in the future. This includes terminating employees and dependents losing their coverage under the employee's coverage.

Please contact your Keenan representative if you have additional questions.

Keenan & Associates is not a law firm and no opinion, suggestion, or recommendation of the firm or its employees shall constitute legal advice. Clients are advised to consult with their own attorney for a determination of their legal rights, responsibilities and liabilities, including the interpretation of any statute or regulation, or its application to the clients' business activities.