

SPECIAL NOTICE FOR CURRENT COBRA PARTICIPANTS

NOTICE OF LIMITED SPECIAL ENROLLMENT PERIOD EXPIRING JULY 1, 2014

You are receiving this notice because you and/or a family member qualified and previously elected COBRA continuation coverage after separation of employment.

The Centers for Medicare and Medicaid recently announced a new Special Enrollment Period for individuals and families that are currently enrolled in COBRA continuation coverage, known as the federal Consolidated Omnibus Budget Reconciliation Act.

You may now qualify for a Special Enrollment Period **for a limited time only**. This allows you the option to enroll now in an Exchange Marketplace Individual medical plan instead of paying the full cost of your group insurance plan under COBRA. In order to take advantage of this one-time Special Enrollment Period you must enroll in a new Marketplace plan by **July 1, 2014**. **You may qualify for tax credits that can lower you monthly premiums and lower out-of-pocket costs. This will depend on you household size and income.**

To do this, COBRA covered participants must contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325). You must explain that you are calling about "COBRA benefits and the Marketplace". After you have been approved for a Special Enrollment Period, you can apply for and enroll in a Marketplace plan.

Contact **[AMERICAN INSURANCE](#)** 208-746-9646 for no-cost assistance to quote and consider all plans available in your area through the Idaho or Washington Health Exchange Marketplaces. They can assist you in your enrollment or you may enroll either online or by phone.

If current COBRA participants don't enroll in a new plan by July 1, the rules stated on [HealthCare.gov](https://www.healthcare.gov) (<https://www.healthcare.gov/what-if-i-currently-have-cobra-coverage/>) will apply. You won't qualify for a Special Enrollment Period to get a Marketplace plan outside Open Enrollment until their COBRA expires, or unless they qualify for a Special Enrollment Period otherwise.