



Important Information about Your Continuation Coverage Rights

What is continuation coverage?

State law requires that most group health insurance coverage (including this coverage) give employees and their families the opportunity to continue their coverage when there is a “qualifying event” that would result in a loss of coverage under an employer’s plan. Depending on the type of qualifying event, “qualified beneficiaries” can include the employee (or retired employee) covered under the group health plan, the covered employee’s spouse, and the dependent children of the covered employee.

Continuation coverage is the same coverage that the employer gives to other participants or beneficiaries under the group health insurance policy who are not receiving continuation coverage. Each qualified beneficiary who elects continuation coverage will have the same rights under the policy as other participants or beneficiaries covered under the policy, including open enrollment and special enrollment rights.

You will no longer be eligible for group continuation coverage if:

1. You establish residence outside of Wisconsin.
2. You fail to make timely payment of premium after September 30, 2021.
3. You become eligible for Medicare or similar coverage under another employer’s group policy.
4. You have been covered under continuation coverage for 18 months.

How long will continuation coverage last?

Wisconsin continuation coverage lasts up to 18 months following a qualifying event and receipt of notice from your employer.

How can you elect continuation coverage?

To elect continuation coverage, you must complete the necessary form provided by your employer. In considering whether to elect continuation coverage, you should take into account that a failure to continue your group health coverage may affect your special enrollment rights for group health plans under federal law. You have the right to request special enrollment in another group health plan for which you are otherwise eligible (such as a plan sponsored by your spouse’s employer) within 30 days after your group health coverage ends because of the qualifying event listed above. You will also have the same special enrollment right at the end of continuation coverage if you receive continuation coverage for the maximum time available to you.

How much does continuation coverage cost?

[Insert general information regarding the cost of continuation coverage.]

The ARP reduces the continuation coverage premium for certain individuals. Premium assistance is available to certain individuals who experience a qualifying event that is a reduction in hours or an involuntary termination of employment. If you qualify for premium assistance, you need not pay any of the continuation coverage premium otherwise due. This premium assistance is available from April 1, 2021 through September 30, 2021. If your continuation coverage lasts beyond September 30, 2021, you may have to pay the full amount due if you choose to continue your continuation coverage.

When and how must payment for continuation coverage be made if I am not eligible for the premium assistance or if I continue my continuation coverage past September 30, 2021?

[Insert information regarding the requirements related to payment for continuation coverage, including any periodic payment provisions or permissible grace periods.]

You may contact *[enter appropriate contact information for the party responsible for continuation coverage administration under the Plan]* to confirm the correct amount of your payment or to discuss payment issues related to the premium assistance.

Your payment(s) for continuation coverage (if you are **not** eligible for premium assistance or if you continue on such coverage **past** September 30, 2021) should be sent to:

[enter appropriate payment address]

Are there other coverage options besides continuation coverage?

Yes. When you lose job-based health coverage, it's important that you choose carefully between continuation coverage and other coverage options, because once you've made your choice, it can be difficult or impossible to switch to another coverage option until the next available open enrollment period.

There may be other coverage options for you and your family through the Health Insurance Marketplace®, Medicare, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." You may apply for and enroll in Medicaid at any time. If you are not eligible for premium assistance under the ARP, some of these options may cost less than continuation coverage. If you're eligible for Medicare, consider signing up during its special enrollment period to avoid a coverage gap when your Wisconsin coverage ends and a late enrollment penalty.

If you are eligible for other group health coverage, such as through a new employer's plan or a spouse's plan (not including excepted benefits, a QSEHRA or a health FSA), or if you are eligible for Medicare, you are **not** eligible for ARP premium assistance.

However, if you have individual market health insurance coverage, like a plan through the Marketplace, or if you have Medicaid, you may be eligible for ARP premium assistance if you elect continuation coverage. You will not be eligible for a premium tax credit, or advance payments of the premium tax credit, for your Marketplace coverage once you elect Wisconsin continuation coverage, or for months during which you remain an employee but are eligible for Wisconsin continuation coverage with premium assistance because of a reduction of hours.

You should compare all your coverage options, including continuation coverage, and choose the coverage that is best for you. For example, if you had made payments towards your deductible or out-of-pocket maximum and then change to other coverage you may pay more out of pocket than you would under continuation coverage because the new coverage may reset with the new deductible. Also, keep in mind that if you elect continuation coverage with premium assistance, you may qualify for a special enrollment period to enroll in Marketplace coverage when your premium assistance ends. You may use the special enrollment period to enroll in Marketplace coverage with a premium tax credit if you end your continuation coverage when your premium assistance ends and you are otherwise eligible.

Keep Your Plan Informed of Address Changes

In order to protect your and your family's rights, you should keep [enter name and contact information for the appropriate party responsible for continuation coverage administration under the Plan] informed of any changes in your address and the addresses of family members. You should also keep a copy, for your records, of any notices you send to *[enter the name of the party responsible for continuation coverage administration under the Plan]*.

[Attach "Summary of the Continuation Premium Assistance Provisions under the American Rescue Plan Act of 2021" in order to satisfy ARP requirements]

For more information

This notice does not fully describe continuation coverage or other rights with respect to your coverage. More information is available from *[enter appropriate contact information for the party responsible for continuation coverage administration under the Plan]*.

If you have any questions concerning the information in this notice, your rights to coverage you should contact *[enter name of party responsible for continuation coverage administration for the Plan, with telephone number and address]*.

For more information about your rights under state law, contact the Office of the Commissioner of Insurance at OCIComplaints@wisconsin.gov or 800-236-8517.