

COBRA PREMIUM ASSISTANCE Eligibility

Sample Scenarios

Scenario 1

- Employee was terminated by the employer on August 5th, 2019.
- Employee started on COBRA September 1st, 2019.
- Maximum COBRA period (18 months) would have been reached as of February 28th, 2021.
- Employee not eligible for COBRA Premium Assistance.

Scenario 2

- Employee was terminated by the employer on January 11th, 2020.
- Employee started on COBRA February 1st, 2020.
- Maximum COBRA period (18 months) would be reached as of August 1st, 2021.
- Employee eligible for COBRA Premium Assistance beginning on April 1st, thru August 1st, 2021.

Scenario 3

- Employee was terminated by the employer on January 11th, 2020.
- Employee waived COBRA as of February 1st, 2020.
- Maximum COBRA period (18 months) would be reached as of August 1st, 2021.
- Employee eligible for COBRA Premium Assistance beginning on April 1st, thru August 1st, 2021.

Scenario 4

- Employee was terminated by the employer on January 11th, 2020.
- Employee elected COBRA as of February 1st, 2020.
- Maximum COBRA period (18 months) would be reached as of August 1st, 2021.
- Employee stopped paying his COBRA Premiums as of July 1st, 2020 because he could no longer afford it. Employee is eligible for Premium Assistance beginning on April 1st, thru August 1st, 2021.

Scenario 5

- Employee was terminated by the employer on January 11th, 2020.
- Employee elected COBRA as of February 1st, 2020.
- Maximum COBRA period (18 months) would be reached as of August 1st, 2021.
- Employee stopped paying his COBRA Premiums as of July 1st, 2020 because he became eligible for group coverage under a new employer.
- Employee is not eligible for Premium Assistance because he has other group coverage.

Scenario 6

- Employee was terminated by the employer on February 21st, 2021.
- Employee elected COBRA as of March 1st, 2021.
- Maximum COBRA period (18 months) would be reached as of September 1st, 2022.
- Employee is eligible for Premium Assistance beginning on April 1st, thru September 1st, 2021.