



## Musicians Health Fund

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### **INFORMATION REGARDING THE NEW FEDERAL COBRA SUBSIDY**

You may be eligible for COBRA coverage under the Local 802 Musicians Health Fund (the Fund) *at no cost to you* for up to six months (April through September 2021). This 100% COBRA premium subsidy is available through the American Rescue Plan Act of 2021 (ARP) enacted March 11, 2021.

#### **Are You Eligible for No-Cost COBRA through the Fund?**

Generally speaking, to be eligible for no-cost COBRA, you must meet all of the following requirements:

- You (and any family members) were covered by the Fund and lost coverage due to your reduction in hours or involuntary termination of employment, and your maximum COBRA period has not yet expired (generally 18 months from the date of your loss of coverage)
- You elect (or have elected) COBRA coverage
- You are not eligible for other group health coverage (ex. coverage through your spouse or a new employer)\*
- You are not eligible for Medicare\*

\*Even if you are not enrolled in another group health plan or Medicare, your eligibility for such other coverage will disqualify you from eligibility for no-cost COBRA. Individual health coverage (including through the Health Insurance Marketplace) will not disqualify you from being eligible for no-cost COBRA, as that is not considered *group* health coverage. ***The law requires you to notify the Fund if you become eligible for other group health coverage or Medicare after you start receiving no-cost COBRA, and there are penalties under ARP for a failure to do so.***

#### **How Can You Obtain No-Cost COBRA?**

In the coming weeks the Fund Office will be mailing notices and forms enabling you to certify your eligibility for no-cost COBRA and to elect COBRA coverage.

***I have already elected COBRA coverage through the Fund and have been paying COBRA premiums. What do I need to do to obtain no-cost COBRA?***

If you meet the eligibility requirements described above and have already elected COBRA coverage, you can complete this certification form (“Request for Treatment as an Assistance Eligible Individual”) and submit it to the Fund Office by mail, email [hbp@local802afm.org](mailto:hbp@local802afm.org) or, fax 212-245-2304:

[Download the form here as a PDF](#)

The Fund Office will also be mailing a copy of this certification form to you along with additional information about the COBRA subsidy.

Once you certify eligibility for no-cost COBRA, any COBRA premiums you have already paid for the subsidy period will be refunded to you by the Fund and you will not be required to pay COBRA premiums for coverage during the subsidy period as long as you are still eligible for COBRA and the government subsidy.

***I previously became eligible for COBRA (for example, on September 1, 2020 or March 1, 2021), but have not yet elected COBRA coverage through the Fund or paid any COBRA premiums. What do I need to do to obtain no-cost COBRA?***

In the coming weeks the Fund Office will be mailing notices that will provide you with information about the government-subsidized COBRA and the forms to elect COBRA coverage and certify your eligibility for no-cost coverage. Those eligible for no-cost COBRA, will be offered the option to elect COBRA coverage with coverage beginning April 1, 2021. You can also elect COBRA coverage retroactive to the date you originally became eligible for COBRA, but if you do that, you will be required to pay COBRA premiums for the period before April 2021, with the no-cost COBRA beginning in April. If you still have the COBRA election form that was previously sent to you by the Fund, you may complete that form and return it to the Fund Office along with [the form certifying your eligibility for the government subsidy](#) instead of waiting to receive the new notice and forms in the mail. Subsidy-eligible individuals must specify on the election form whether they are electing COBRA coverage beginning as of April 1 or as of the date of the initial loss of coverage.

***I previously became eligible for COBRA, and elected COBRA coverage through the Fund, but discontinued it prior to April 1, 2021. What do I need to do to obtain no-cost COBRA?***

If your maximum COBRA period has not yet expired (generally 18 months from the date of your loss of coverage), in the coming weeks the Fund Office will be mailing notices providing you with information and the forms to elect COBRA coverage and certify your eligibility for no-cost coverage. Those eligible for no-cost COBRA, will be offered the option to elect COBRA coverage that will begin April 1, 2021.

### **How Can You Obtain More Information About No-Cost COBRA?**

Here is a link to guidance issued by the U.S. Department of Labor last week which may answer some of your questions about the new law:

<https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/faqs/cobra-premium-assistance-under-arp.pdf>