



AAC has told HPAE that it intends to cover Laid off Sunrise House Members to on their Health Plan through July 31, 2023.

You have two choices after that date:

- 1) Elect coverage under COBRA: stay on the AAC plan at your expense (see below);**
- 2) Buy coverage on the Affordable Care Act Exchange (see reverse)**

HEALTH BENEFITS UNDER COBRA

Initial Notices

Generally, an initial notice describing COBRA rights must be furnished to covered employees and their spouses at the time coverage under the plan commences.

Other Notices

These notice requirements are triggered for employers, qualified beneficiaries, and plan administrators when a qualifying event occurs. Employers must notify plan administrators of a qualifying event within 30 days after an employee's death, termination, reduced hours of employment or entitlement to Medicare. *Note a layoff is considered a qualifying event.*

Plan administrators, upon receiving notice of a qualifying event must provide an election notice to the qualified beneficiaries of their right to elect COBRA coverage. The notice must be provided in person or by first class mail within 14 days after the plan administrator receives notice that a qualifying event has occurred.

Election

Qualified beneficiaries must be given an election period during which each qualified beneficiary may choose whether to elect COBRA coverage. Qualified beneficiaries must be given at least 60 days for the election. This period is measured from the later of the coverage loss date or the date the COBRA election notice is provided. COBRA coverage is retroactive if elected by the qualified beneficiary.

Each qualified beneficiary may independently elect COBRA coverage. A covered employee or the covered employee's spouse, however, may elect COBRA coverage on behalf of all other qualified beneficiaries. A parent or legal guardian may elect on behalf of a minor child.

If a qualified beneficiary waives COBRA coverage during the election period, he or she may revoke the waiver coverage before the end of the election period. A beneficiary may then elect COBRA coverage. Then, the plan need only provide continuation coverage beginning on the date the waiver is revoked.

NOTE: COBRA Coverage is retro-active to the last day of coverage, so if you elect coverage after a medical emergency within the 60-day election period, it will be covered. You do not need to make a payment when you elect coverage.

DO YOU NEED HEALTH INSURANCE ?

You may still qualify for coverage and we are here to help!



SPECIAL ENROLLMENT PERIOD: FEBRUARY 1, 2023 – OCTOBER 31, 2023

We're ready to answer your health insurance questions and help you navigate through Get Covered NJ and NJ Family Care

QUALIFYING EVENTS



No longer eligible for NJ Family Care



Survivor of domestic violence, abuse or spousal abandonment



Change in household size; new baby, adoption, foster parent, marriage, divorce, or death in the family



Consumers who have a yearly income below 200% of the Federal Poverty Level (FPL) may qualify

(SEE DETAILS: [HTTPS://NJ.GOV/GETCOVERED NJ/LIBRARY/SEPOVERVIEW2022.PDF](https://nj.gov/getcovered/nj/library/sepooverview2022.pdf))



Moving state to state



Change in immigration status



Loss of health insurance



Change in Income

Apply All Year Long for NJ Family Care

SCAN QR CODE OR CALL TO MAKE A FREE APPOINTMENT:

REMOTE • WALK-INS • IN-PERSON

CONTACT INFORMATION

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EMAIL: GetCovered@njcitizenaction.org

PHONE: 1-888-654-3893

