



## COBRA Frequently Asked Questions (FAQ)

### **What is COBRA?**

COBRA allows a temporary continuation of group health coverage that otherwise might be terminated. Generally, COBRA coverage is the same coverage that you had immediately before the qualifying event. As COBRA is a continuation of your current benefits, for example you will not need to meet your deductible/out pocket max again if already met prior to enrolling in COBRA.

### **How long does COBRA coverage last?**

COBRA requires that continuation coverage extend from the date of the qualifying event for a limited period of 18 or 36 months. The length of time depends on the type of qualifying event that gave rise to the COBRA rights. You may terminate coverage at any time.

### **When will I receive my COBRA paperwork?**

You will receive a COBRA packet in the mail from Navia within 45 days of your qualifying event. Your COBRA packet will contain your rights and responsibilities under COBRA, detailed information on your COBRA timeline as well as an election form, projected plan premiums and payment instructions. You will also receive instructions on how to register via our online COBRA portal where you will have access to tools such as making elections and payments.

### **How long do I have to elect COBRA coverage?**

You will be given an election period of at least 60 days (starting on the later of the date you are furnished the election notice or the date you would lose coverage) to choose whether or not to elect continuation coverage. After you make your election, you will be given another 45 days to make your initial premium payment. After that, payments are due on the 1st of every month.

### **How do I enroll in COBRA?**

Your COBRA coverage will not become active until you return your election form to Navia, make your first premium payment and pay your account to current. It is important to note that even if someone else is paying your COBRA premiums it is still required that you elect coverage. You can either make your election online or mail it to Navia along with your premium payment. Once you complete these steps, we will send a notice to your carriers requesting that your coverage be reinstated retroactively to your first day of COBRA. Please note that your COBRA coverage will not be immediately updated with the carriers—carriers typically take 5-7 business days on average to process the reinstatement requests.

## **How do I pay for my COBRA coverage?**

COBRA premium payments are due on the first of every month. We will accept your premium payment as long as it is postmarked or submitted by last day of your payment grace period (30 days). You can pay for your premium via check, one-time online credit card/debit card or bank account payment, or recurring ACH payment. There is no additional charge for making a payment via check or ACH although the one-time online credit/debit card or bank payment will incur a \$20 processing fee that is not retained by Navia. We are unable to take payments over the phone. Please note that your COBRA coverage can be terminated earlier than the maximum period if you do not pay your premiums in full on a timely basis. It is your responsibility to ensure your COBRA premiums are paid in full each month.

Once you are enrolled in COBRA continuation coverage you will receive payment coupons that reflect your ID#, amount due and payment mailing address. Please use these coupons when mailing in payments. It should be noted that even if you sign up for a recurring ACH withdrawal from your checking or savings account you will still receive the payment coupons every 6 months. You may disregard them if they are not needed.

## **Can I change plans when I enroll in COBRA?**

You can make changes to your COBRA plans during open enrollment only, which will occur every year when your plans renew. During open enrollment, you can change your plan elections and add dependents. However, you can always drop plans or go down in coverage level outside of open enrollment. You can additionally add new dependents such as newborns as long as they are reported within 60 days of the event.

## **Do I have to enroll in COBRA?**

No. There are options available to you when you lose coverage due to a qualifying event. You can be added to a spouses medical plan, enroll in COBRA, or check the Healthcare Marketplace for options by visiting <https://www.healthcare.gov>.

If you have questions regarding your COBRA continuation coverage please contact us Monday - Friday from 7am - 5pm PST.

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