

Frequently asked questions about FREE COBRA



Congress passed the American Rescue Plan Act on March 11, 2021. Funding through this Act provides **100% free COBRA coverage** from April 1 – September 30, 2021 for eligible members and their covered dependents who lost coverage due to reduced hours or job loss.

Want the most up-to-date information? Visit:

www.uhh.org/rescue

HOW TO ENROLL

Q. How can I enroll in free COBRA?

1. Log in to your member portal account or create one at: www.uhh.org/member
This is the fastest, most secure, and easiest way to enroll. All you need is 1-2 minutes to complete it (your personal information is already filled in for you based on our records).
2. Call our dedicated COBRA hotline: (855) 321-4373
3. When you receive your COBRA election packet in May, you can also return your enrollment forms by:
 - EMAIL: cobrateam@uhh.org
 - TEXT: take a picture and send to (312) 500-1166
 - MAIL: UNITE HERE HEALTH, P.O. Box 6557, Aurora, IL 60598-0557

We're always careful with your personal information but texts and emails are not always private or secure—keep this in mind before texting or emailing.

Q. What if don't see a way to enroll in Free COBRA when I log into the member portal?

If you believe you're eligible to enroll but don't see a green "Get free COBRA" button after you log in, call our dedicated COBRA hotline at (855) 321-4373.

Q. What if something doesn't look right when I'm enrolling in the member portal?

Call our dedicated COBRA hotline at (855) 321-4373.

Q. What if I made a mistake when I enrolled in Free COBRA?

Call our dedicated COBRA hotline at (855) 321-4373.

Q. What if I am eligible for (or already have) Medicare—can I sign up for free COBRA?

If you're eligible for Medicare, whether you are enrolled in Medicare or not, you are NOT eligible for the free COBRA paid for by the federal government ("Free COBRA"). However, if you meet the other requirements for free COBRA (involuntary termination, reduction in hours, no access to other group health coverage), you can sign up for secondary COBRA coverage fully paid for by the Fund ("Fund-paid COBRA") for the period of April 1 through September 30, 2021. Click [here](#) for important information about how COBRA and Medicare work together.

ELIGIBILITY

Q. Am I eligible?

You're eligible if you:

- Lost coverage due to involuntary job loss or reduced work hours between November 1, 2019 – March 31, 2021; or
- Become eligible for COBRA due to involuntary job loss or reduced hours between April 1 – September 30, 2021.

Q. Do I need to be laid off to qualify?

No. You're eligible if you lose coverage because of layoff, involuntary termination, or reduced hours.

Q. Who is NOT eligible for the free COBRA coverage?

You are NOT eligible if you:

- Terminated your job voluntarily (quit or retired) or were fired for gross misconduct;
- Are eligible for other group insurance—from another job or spouse—or for Medicare coverage *(if you're eligible for Medicare coverage, you may still be eligible for a COBRA subsidy through the Fund)*
- Re-establish your coverage through work hours or employer contributions; or
- Are a dependent and lost your coverage as a result of divorce, death, or because you turned age 26.

Q. If I'm not eligible, can my previously-covered dependents still enroll for free COBRA?

Yes. If you meet the requirements, you can enroll.

Q. What happens if I enroll and I'm not eligible?

If you receive a subsidy, you may have to pay a tax penalty *(more details to come)*.

Q. What if I become eligible for other group health insurance or Medicare after I enroll?

If you're no longer eligible for free COBRA coverage, you must inform the Fund so we can remove you from the program. If you don't, you may have to pay a tax penalty.

COVERAGE

Q. What benefits will be covered?

- You will have the same Plan you had before losing coverage.
- Coverage can include the same dependents previously covered, but you don't have to cover all of your previously-covered dependents.
- COBRA does not cover Short-term Disability or Life insurance. *(You can pay out-of-pocket to keep your life insurance policy if you lost it within the last month—see next question.)*

Q. If I currently have life insurance in my Plan, how do I keep it?

If you've lost coverage within the last 31 days, you can convert your group life insurance to an individual policy. Call Blue Cross Blue Shield at (800) 367-6401. *(If you're generally healthy, this may not be the most affordable option.)*

- You'll have to pay out of pocket.
- This only covers you—not your dependents.
- You have 31 days from when you lose coverage to convert your policy.

Q. What do I have to do to get free COBRA coverage?

You must fill out a form saying you're eligible and wish to enroll.

- The Fund will send you a COBRA election packet in May so you can elect the free COBRA coverage retroactive to April 1, 2021. But you don't have to wait for the packet—you can enroll now on the Fund's Member Portal: www.uhh.org/member *(it's the fastest, most secure, and easiest way to enroll)*.

Q. What period of time will be covered?

- Generally, members who lost coverage between November 1, 2019 and March 31, 2020 are eligible for 1-5 months, depending on when they lost coverage.
- Members who lose coverage between April 1, 2020 and March 31, 2021 are eligible for 6 months of free COBRA coverage (or until they reestablish coverage through work or become eligible for other group insurance or Medicare).

Lost coverage in:	Months eligible for subsidy in 2021
November 2019	April
December 2019	April, May
January 2020	April, May, June
February 2020	April, May, June, July
March 2020	April, May, June, July, August
April 2020 – March 31, 2021	April, May, June, July, August, September

COVERAGE *(continued)*

Q. What if I regain coverage through work hours, and then lose it again?

If you lose coverage again before September 30, 2021 and you qualify, you can go back on the free COBRA coverage.

SUPER SAVER & REFUNDS

Q. What will happen to Super Saver, self-payments and banked hours?

Super Saver has been suspended to allow members the opportunity to enroll in the free COBRA program.

- Members in plans that allow self-pay can still self-pay if they prefer to do that instead of going on free COBRA.
- Members in plans that automatically apply banked hours, or banked vacation hours, will have to request that banked hours get applied if they do not qualify for the free COBRA.

Q. What if I made an April (or later) Super Saver payment?

Super Saver payments will automatically be refunded within 45-90 days of April 1. You do NOT need to call to start the refund process—it will happen automatically.

Q. What if I made an April (or later) COBRA payment or self-payment?

If you enroll and qualify for free COBRA, your COBRA payments will be automatically refunded within 60 days from the date payment was made. Self-payments will be refunded within 45-90 days of completing the COBRA enrollment forms. You do NOT need to call to start the refund process—it will happen automatically.

UHH MEMBER PORTAL

Q. How do I create a member portal account?

This [flyer](#) takes you through the process, step by step (scroll down for Spanish, Chinese, and Gujarati).

Q. How do I sign up for text messages and emails from the Fund?

Log in to the member portal at www.uhh.org/member; then click the “Update opt-in” button.

For questions or assistance,
Member Services has a
dedicated hotline for
help with free COBRA:
(855) 321-4373