

# How to Ensure Your Healthcare Benefits Are Not Interrupted

Affordable Options to Extend Coverage or Enroll in COBRA

## If You are Temporarily Off-assignment (continuation of coverage)

(You must have been initially enrolled in ESC in order to extend coverage)

- If you are off assignment (off payroll), you can submit weekly premium payments directly for up to six weeks to continue your healthcare coverage.
- To arrange for direct payment, call Essential StaffCARE's toll-free Customer Service Line: 1-866-798-0803 for more details on the direct payment process and to be sent the missed premium payment form.
- Coverage will continue for six weeks as long as payments are made or if retroactive payments are made once a claim is filed. If you return to work within six weeks, payroll deductions begin again and coverage is reinstated.
- Once you have gone without a premium payroll deduction for six weeks, you are termed in the system and no longer enrolled, even if you were making direct payments. You are now automatically eligible to continue your coverage through COBRA.

## COBRA

- You will receive a letter in the mail with instructions on continuing coverage through COBRA.
- To enroll in COBRA coverage, you will have to make up missed direct pay premium payments for any week missed since the last payroll deduction.
- Your COBRA coverage cost will be no more than 2% higher than the previous rate paid through your employer and coverage will continue for up to 18 months beyond termination.
- Note: If no direct premium payments were made prior to you receiving your COBRA eligibility letter and you wish you to enroll in COBRA coverage, you will be required to make up premium payments for the six weeks missed since the last payroll deduction.

## Need formal proof of coverage termination?

If you wish to have your healthcare coverage terminated before 6 weeks of missed premium payroll deductions in order to expedite COBRA eligibility, contact your staffing firm. Coverage will then be terminated as quickly as possible and formal proof of cancellation of coverage will be sent to you along with your COBRA eligibility letter.

