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Dear Wyoming Consumers:

As you are undoubtedly aware, the COVID19 pandemic has had a dramatic impact on employers worldwide. In Wyoming, a number of economic and health measures have been taken to protect the public's health and safety from this highly contagious disease. However, these restrictions and closures may have resulted in temporary furloughs or termination with your place of employment. This letter is intended to provide some guidance regarding health insurance options for employees who have lost their job either temporarily or permanently as a result of the COVID19 pandemic.

First, it is especially important that you understand the terms and conditions of your job ending. It is important to know whether you can return to your job following the reopening of the state and/or the lifting of the health restrictions. If your job is in fact terminated, the exact date of your "termination of benefits" is critically important, as that date is the trigger date for your eligibility for other health insurance options. If you lose group health coverage under a group health plan (job-based coverage), you should consider all health coverage options you may have before deciding.

Health Insurance Options: COBRA

If you have recently lost your job-based health insurance, there are several factors to consider. Traditionally, a COBRA election period is triggered upon the last day of coverage under your current employer sponsored health plan. This election period allows an individual to purchase COBRA continuation coverage by paying the full monthly premium and a small administrative fee. COBRA coverage allows a worker to continue coverage under the employer sponsored health plan. A worker may elect COBRA within sixty days of the last day of coverage of the employer sponsored health plan. While this election can be made at any time during the sixty day election period, the coverage under COBRA is retroactive to the last date of coverage under the employer sponsored health plan.

If your Wyoming employer had twenty or fewer employees and you had coverage from that employer continuously for at least the three months prior to your termination, you may qualify for the state continuation of coverage benefits, sometimes called a “Mini-COBRA” plan. Contact the human resource specialist with your former employer.

Consider options for health coverage for you and your family.

We encourage you to look at the options available on the Health Marketplace (www.healthcare.gov). If you receive COBRA and decide to terminate your COBRA coverage early, you generally will not be able to get a Marketplace plan outside of the open enrollment period. You also don't qualify for a Special Enrollment Period if you or your family member loses coverage because you don't pay your COBRA premium. (Open Enrollment starts November 1 for coverage effective January 1).

You may have a sixty (60) day Special Enrollment Period (SEP) for a Marketplace plan that starts from the last day of your employer coverage. A Special Enrollment Period allows you to select health insurance through the Healthcare Marketplace outside of the traditional Open Enrollment period. Go to: www.healthcare.gov. The effective date of your Marketplace coverage depends on when the plan is purchased and is not effective retroactively to the last day of your employment. Please note that Marketplace plans are priced by the issuer, depending on the level of coverage you select. We encourage you to secure insurance coverage as soon as possible and to avoid a period of non-coverage and risk of being without health insurance.

At this time, the Center for Medicare and Medicaid (CMS) has determined that a special enrollment period (SEP) that is exclusive to COVID19 is not going to be made. However, if you lose your job and its related health coverage, you may still qualify for a traditional SEP.

Depending on your income, you may qualify for a subsidy to help with the cost of premiums, and other cost savings reductions, which may make coverage through the Marketplace more affordable than COBRA, if it is available. These subsidies, also called Advanced Premium Tax Credits (APTC), are based upon your income. It is possible that you could enroll in a Marketplace plan with a premium cost that is inexpensive.

If you lost your insurance coverage because of a job change, you might qualify for a Special Enrollment Period (SEP). Note that the next Open Enrollment period for the Marketplace will be November 1 to December 15 for coverage that will begin on January 1, 2021.

To determine if you qualify for a SEP go to: www.healthcare.gov and do the following:

- Complete an application and indicate that you lost coverage within the last 60 days.
- After the Marketplace determines that you are eligible for a special enrollment period (SEP), select a plan.
- Submit documents as soon as possible. You may be required to submit documents to confirm that you lost coverage. Acceptable documents include a notice of termination of coverage from your health insurance issuer or your employer. For more information about submitting documents, see: <https://www.healthcare.gov/help/provecoverage-loss/>
- CMS will send applicants an eligibility notice by U.S. mail that will tell them whether they qualify for the SEP, and if appropriate, with additional instructions for how to finalize enrollment in coverage through www.healthcare.gov
- Pay your premium after your special enrollment period eligibility is confirmed. The Marketplace will send you another notice when it is time to take this step.

You may contact Assisters or Marketplace Navigators or the DOI for help. To find an assister near you, visit: <https://localhelp.healthcare.gov> or call Wyoming 2-1-1. Additional questions may be directed to the Department of Insurance at 307-777-7401 or at (800) 438-5768.

Other Options

There may be more affordable or more generous coverage options for you and your family through other group health plans (such as a spouse's plan), Medicare, Medicaid, or KidCare CHIP. Note: If you decide to obtain coverage through a spouse's employer based health insurance, typically you must enroll within 30 days of your last day of coverage.

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If your former employer is going out of business or your health insurance plan is being terminated entirely, COBRA benefits are likely not going to be available. In this circumstance, you will need to consider other options.

We understand this is a difficult time for our nation, our state, and you and your family. If you have additional insurance questions, please contact the Wyoming Department of Insurance at 307-777-7401 or toll free at: 1-800-438-5768, or online at: <http://doi.wyo.gov>.