

WESTERN PENNSYLVANIA TEAMSTERS AND EMPLOYERS WELFARE FUND

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Temporary Extension of COBRA Election and Payment Deadlines

Background

When job-related coverage is terminated, the Welfare Fund is required to issue a COBRA Notice. After the COBRA Notice is received, there is a 60-day period in which a person may elect COBRA coverage. A person electing COBRA then has an additional 45 days to make the first COBRA premium payment, which must include all months retroactive to the date coverage was lost. COBRA coverage is then retroactive to the date coverage was lost. All subsequent COBRA premiums must be paid within 30 days after the due date of each premium.

Temporary Extension of COBRA Election and Payment Deadlines

The federal agencies issued a regulation which extends all the above deadlines during the COVID-19 outbreak. The rule extends the above COBRA deadlines during what is called the "Outbreak Period" and is defined as beginning March 1, 2020 and ending 60 days after the federal government announces the end of the COVID-19 National Emergency. At this time, no one can say when the agencies will announce the end of the COVID-19 National Emergency.

How the Welfare Fund Administers COBRA and Applies the Temporary Extension

When you lose job-related health coverage, the Welfare Fund will not pay claims submitted by hospitals, doctors and other healthcare providers until it receives COBRA premiums for the month in which service was provided. Claims will be held pending payment of COBRA premiums. Claims will be honored retroactively upon payment. In recognition of the federal extension of COBRA election and payment deadlines, you have the right to submit a COBRA election form, or make an initial lump sum or further monthly payment anytime during the "Outbreak Period". However, COBRA coverage must start immediately after you lost job-related coverage and is only effective upon receipt of the full, lump sum payment of monthly COBRA premiums.