When is my premium due?
All premiums are due on the first day of the month. You have a 30-day grace period to pay your premium. For example, your payment is due October 1, but you have until October 31 to send the payment. Your payment must be received by Anthem Blue Cross and Blue Shield (Anthem) and be USPS postmarked on or before the last day of your grace period.

Can I drop a dependent?
Yes, dependents can be dropped. However, please remember that your request must be made in writing.

Can I add my newborn baby or newly adopted child to my coverage?
Yes. Effective January 1, 1997, children born to or placed for adoption with the covered employee during the COBRA continuation period are also treated as qualified beneficiaries.

How long can I remain on COBRA?
The length of your COBRA coverage depends on the type of qualifying event that leads to your COBRA eligibility. The maximum length of COBRA coverage is 36 months. Please contact your HR department or Anthem to determine the length of your specific coverage.

Can I remain on COBRA after my coverage ends?
Anthem does not offer COBRA coverage beyond your eligibility end date. We recommend you contact your insurance carrier and ask about State Continuation and/or an individual plan well before your end date occurs.

Can my premium be withdrawn from my bank account?
Yes. Anthem can accept ACH transactions, as well as checks and money orders. We cannot process payments using credit cards or bank drafts.

How is my insurance continued under COBRA?
Your employer generally has 30 days to notify Anthem about a qualifying event entitling you to COBRA coverage. Once your employer notifies us, Anthem has 14 days to send you an Election Notice. Upon receipt, complete the Election Notice, select the type of coverage you desire, sign it and mail before the election deadline. The postmark must be on or before the election deadline. The election deadline date is marked on your election notice. You can choose to send your initial payment with your election notice or wait to send your initial payment within 45 days of the date you return your election notice. Regardless of when you send your initial payment, this payment must be retroactive, bringing your account current from the day your COBRA coverage began to the date you are sending your payment. Payment must be received before your coverage will be effective.
Will I receive a new insurance card?
No. You should continue to use the same cards provided to you by your former employer.

Where do I send my claims?
Please remit all claims to your insurance carrier.

Will I receive a statement each month?
You will receive monthly invoices. However, it is your (the participant’s) responsibility to make payments regardless of whether or not you have received an invoice or payment coupons. Billing and payment information can be obtained by contacting your HR department or Anthem.

Can I cancel my COBRA coverage?
COBRA coverage can be cancelled. However, if you choose to cancel coverage, it cannot be reinstated. Coverage will be automatically cancelled if your payment is not postmarked on or before the deadline date of the month your premium is due.

How do I cancel my COBRA coverage?
You must submit your request in writing, stating you wish to cancel coverage starting on a particular date. In your letter, please include your Social Security number and/or participant identification number.