Frequently Asked Questions - COBRA

When is my premium due?
The first COBRA premium is due 45 days after the date you make your COBRA coverage election. All subsequent premiums are typically due on the first day of each month with a 30-day grace period by which a complete premium payment must be made. For example, your payment is due October 1, but you have until October 31 to send the payment. If mailed, your payment must 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. Children born to, adopted by, or placed for adoption with the covered employee during a COBRA continuation period are also treated as qualified beneficiaries if enrolled in accordance with the group health plan(s). Also, a child of the covered employee receiving benefits pursuant to a qualified medical child support order, if enrolled in accordance with the terms of the group health plan(s), is entitled to the same COBRA election rights as any other covered dependent child.

How long can I remain on COBRA?
The length of your maximum COBRA coverage period depends on the type of qualifying event that leads to your COBRA eligibility. In the case of a loss of coverage due to the covered employee’s termination of employment or reduction in hours of the covered employee’s employment, COBRA coverage may generally last for up to 18 months. In the case of all other qualifying events, 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 maximum eligibility end date. We recommend you contact your insurance carrier(s) for more information 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Can my premium be withdrawn from my bank account?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, checks, money orders, and online payments. We cannot process payments using credit cards or bank drafts.
How is my insurance continued under COBRA?
Your plan administrator generally has 44 days following your qualifying event to send you a COBRA election notice. Upon receipt, complete the election form, 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 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 within this 45-day period, this payment must be retroactive, bringing your account current from the day your COBRA coverage began through the last day of the monthly coverage period ending on or before the end of this 45-day period. For example, assume coverage ended on January 31 and your COBRA election date is March 15. Premiums for February and March must be paid by April 29, which is the 45th day after the election date. 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 insurance carrier(s).

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

Will I receive a statement each month?
You will generally receive monthly invoices or payment coupons. 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 canceled. However, if you choose to cancel coverage, it cannot be reinstated. Coverage will be automatically canceled 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?
If you are currently receiving COBRA coverage for which a premium is being paid and you wish to waive future coverage, you can simply refrain from paying the COBRA premium for that coverage period. Your COBRA coverage will cancel automatically as of the end of the last coverage period for which timely premiums were paid and received. For example, a qualified beneficiary who has paid for COBRA through the end of November wishes to cancel her coverage as of December 1. She could refrain from mailing her December COBRA premium payment; her COBRA coverage would retroactively cancel as of December 1 if she does not mail a COBRA premium payment for the December coverage period postmarked on or before December 31. Requests for retroactive cancellation of COBRA coverage must be submitted in writing, stating you wish to cancel coverage starting on a particular date. In your letter, please include your Social Security number or participant identification number and any additional documentation relevant to your request (for example, a copy of your insurance card if you are requesting a retroactive cancellation due to enrollment in other group health plan coverage).