COBRA Walkthrough Guide

Who is this guide for? Brokers and employers enrolling former employees in COBRA/Continuation coverage

Initiating COBRA/Continuation Coverage for Eligible Employees

DC Health Link cannot provide guidance regarding employer responsibilities and requirements under COBRA or DC Continuation laws. The laws surrounding COBRA and DC Continuation coverage are complex, and there are complicated notice requirements associated with these programs for which the employer is responsible. DC Health Link recommends that employers work directly with their brokers and tax/legal advisors in administering COBRA or DC Continuation Coverage.

Requirements to use COBRA/Continuation Coverage Functionality

- The employee must be terminated from the roster
- The employee must have had enrollment in their account, employees without enrollments or with waivers cannot be initiated as COBRA
- Employee’s termination date is within the past 6 months.

If a qualified beneficiary, or other eligible individual, elects to enroll in COBRA or DC Continuation Coverage and has made the first premium payment please see the instructions below on how to initiate COBRA.

Employers will need to terminate the employee from the company as they would normally terminate an employee at the end of employment.

COBRA/Continuation Enrollment - Step 1: Terminate the employee on the roster by clicking on the trash can button and inputting the date of termination.

NOTE: If the employee has already been terminated, please use the “Filter By” function to find all the terminated employees of the company.

COBRA/Continuation Enrollment - Step 2: Click the “FILTER BY” dropdown and choose “terminated”.
**COBRA/Continuation Enrollment - Step 3:** Click the red “COBRA” button. This will prompt the effective date of COBRA coverage to appear. By clicking “Submit” you are confirming the COBRA effective date and are initiating the COBRA enrollment.

![COBRA Enrollment Form](image)

**NOTE:** The effectuation date for COBRA/DC Continuation coverage is first of the month following the employee’s termination date. If the date that is given is not correct, please reach out to 1-855-532-5465 with information on why the effective date is incorrect.

Once COBRA has been initiated the employee will appear as “Cobra Linked” on the main page of the roster.

![Employee Roster](image)

You are able to click on the employee’s name to verify that COBRA was successfully initiated. Scroll down to the bottom of the employees details to view the enrollment. The Market Type will display as Employer Sponsored COBRA/Continuation and the premiums will be paid in full by the employee.

![Health Enrollment](image)

**NOTE:** Outside of the employer’s annual open enrollment period, COBRA and DC Continuation participants can only elect the same plan they were enrolled in as active employees when re-enrolling.
after being hired as a New Hire. COBRA employees are able to report valid qualifying life events in their account to waive coverage, add or drop dependents and change plans.

During a groups open enrollment period COBRA employees are able to switch plans or waive coverage.

**Terminating COBRA/Continuation Coverage – Step 1:** If an employee’s COBRA coverage needs to be terminated, please terminate the employee from the roster with the correct date of termination. Employers are only able to terminate a COBRA employee within the past 60 days.

![Employee Roster Image]

**How to Enroll an Employee into COBRA/Continuation Coverage at a Groups Initial Application Period**

Groups that had coverage outside DC Health Link may have employees eligible for COBRA/Continuation Coverage.

**Initial Groups - Step 1:** Add the employee to the roster as a COBRA/Continuation Coverage employee by checking COBRA/Continuation Coverage box.

![Add New Employee Image]
**Initial Groups - Step 2:** Enter the COBRA begin date for the employee. Regardless of the date that is entered, the employee is will receive the groups’ coverage start date.

The employee will show as “COBRA Eligible” on the roster until they create an account and match.

**NOTE:** When the employee shops for plans they will see all the plans offered to them by their employer at a 0% employer contribution.