

COBRA CHECKLIST

- If you leave your employment, you will receive a COBRA packet from your former employer. The option to elect COBRA forms must be completed and returned to them.
- Contact your Circle of Health Claims Processor and let them know you will be receiving COBRA benefits, and make sure to make a copy of any forms you have completed.
- Ask your former employer if you should continue to use insurance cards you already have, or if you should expect new cards.
- Once the paperwork has been received and verified payments will be made on your behalf on a quarterly or full 6 month basis.
- It is the band member's responsibility to make sure their policy is active.
- At the beginning of the fifth month you should receive a letter from Circle of Health informing you to begin looking for a private policy. But COBRA is available to you through your employer for at least 18 months, and if chosen it will be the band member's responsibility to pay beginning with month number seven. You will not be reimbursed by Circle of Health.
- You must acquire a Certificate of Coverage letter from your previous employer.

The Certificate of Coverage is very important, and allows a smooth transition from one policy to another. In most cases, an independent insurance agency will allow you to fill out all the necessary paperwork 60 days in advance, allowing ample time to end your COBRA plan and for Circle of Health to pay for the initial premium.

If you wait until your COBRA coverage ends you will have no health/dental coverage for you and your family. That will only be the beginning, as signing up for a private plan could take 30-60 days. If there are any pre-existing conditions, you will be denied coverage through Blue Cross Blue Shield, and will need to move to another plan, that does not cover any pre-existing conditions for six (6) months. In addition, this will add another 30-60 days of waiting. Circle of Health cannot assist with any uncovered charges.

See PROCEDURE FOR ACQUIRING PRIVATE INSURANCE for further instruction