



June 24, 2014

Special Announcement – Special Enrollment Period for consumers who wish to cancel COBRA coverage

MNSure is offering an optional one-time Special Enrollment Period for consumers who wish to cancel COBRA coverage prior to benefits being exhausted. **Consumers who wish to benefit from this Special Enrollment Period must enroll and pay for coverage on a plan through MNSure by July 15, 2014.**

MNSure is concerned that notices consumers may have received about COBRA when they first enrolled in COBRA did not sufficiently address Marketplace (MNSure) options for COBRA beneficiaries. Due to this concern and in accordance with 45 CFR 155.420(d)(9), MNSure is offering a one-time limited Special Enrollment Period for consumers who currently have COBRA coverage, wish to cancel that COBRA coverage prior to benefits being exhausted, and enroll in a MNSure qualified health plan. Consumers must enroll and pay for a plan no later than July 15, 2014 to be eligible for this Special Enrollment Period. Coverage under their newly chosen MNSure plan would take effect on August 1. Consumers should be aware that any out-of-pocket costs already incurred toward a COBRA policy will not count toward new out-of-pocket costs under their new MNSure plan.

After this one-time Special Enrollment period is completed, the following rules will apply. COBRA coverage is considered Minimal Essential Coverage (MEC). Therefore, once open enrollment closes, individuals enrolled in COBRA coverage are not able to switch to other coverage until their COBRA benefits are exhausted (the exception are individuals eligible for Medical Assistance and MinnesotaCare). Outside of open enrollment, consumers have two options regarding COBRA coverage:

1. Decline the initial offer of COBRA coverage and qualify for a Special Enrollment Period.
2. Wait until COBRA benefits are exhausted and qualify for a Special Enrollment Period.

Consumers do not need to take any action if they wish to keep their COBRA plan.

Consumers who wish to take advantage of this opportunity should begin by calling the MNSure Contact Center at 1-855-366-7873 and letting a representative know they are interested in a COBRA Special Enrollment Period. Consumers must enroll and pay for a plan no later than July 15, 2014 to be eligible.