



## COBRA Eligibility

As isolved Benefit Services begins to mail the Special Election and Subsidy Notices required by the American Rescue Plan Act, we draw your attention to the challenges of COBRA elections for approximately the next three months.

Please note that Assistance Eligible Individuals (AEIs) whose qualifying events occurred during prior plans years may find that the coverage offered at the time of the event is no longer available. AEIs will be presented with a list of your current COBRA eligible benefit plans. If you have eligibility rules or classes associated with your benefit plans, please be watchful of your Daily Status Change reports to ensure that AEIs are electing plans they are eligible for. Additionally, carriers may require additional information, as AEIs may have been excluded from a census during a carrier or plan change.

To the extent that isolved Benefit Services sends eligibility reports directly to your carrier(s), you are solely responsible for validating the elections of your AEIs. You must report any changes to elections within three business days. Claims can be incurred as soon as coverage is activated, preventing changes in enrollment.

To the extent that isolved Benefit Services manages your eligibility through your carrier portal, you must review the Daily Status Change reports we send to you and report any changes to elections within three business days. Isolved Benefit Services will hold new COBRA elections for three business days (when possible) to allow you time to review. Any claims incurred as a result of an invalid election will be the sole responsibility of the employer.

