

Two New Cobra Notices

The Notice of Unavailability must:

- Provide an explanation as to why the individual is not entitled to continuation.
- Be written in a language that is easily understood by the participant.
- Be furnished within 14 days of a written request to continue coverage.

The Notice of (early Coverage) Termination must:

- Be written in a manner able to be understood .
- Explain why coverage is being terminated early.
- Include any alternatives to coverage available to participants.
- Be furnished as soon as possible after the decision is made.

The government has not published any sample notices for these two types of notifications. May we suggest the following:

Sample Notice of Unavailability:

Dear (employee name or name of other participant):

We have received your request for continuation of health, dental and/or vision coverage through COBRA, however your request must be denied. Because you (did not notify us within the appropriate timeframe, did not have the coverage when you terminated employment, etc.) this coverage cannot be continued through the A&M System group.

You may be eligible for coverage through the Texas Health Insurance Risk Pool (1-888-398-3927 or <http://www.txhealthpool.com/>) or your children may be eligible through the Children's Health Insurance Program (**1-800-647-6558** or <http://www.hhsc.state.tx.us/chip/index.html>.) You can also shop for insurance through Answer Financial at (1-800-233-3028 or www.answerfinancial.com.)

Thank you for your inquiry and please let us know if you have any additional questions.

Sincerely,

Sample Notice of Early Coverage Termination:

Dear (employee name or name of other participant):

Due to your (acceptance of employment with insurance benefits, non-payment of premiums, etc.) your health, dental and/or vision COBRA coverage through the A&M System must be cancelled as of (date).

You may be eligible for coverage through the Texas Health Insurance Risk Pool (1-888-398-3927 or <http://www.txhealthpool.com/>) or your children may be eligible through the Children's Health Insurance Program (**1-800-647-6558** or <http://www.hhsc.state.tx.us/chip/index.html>.) You can also shop for insurance through Answer Financial at (1-800-233-3028 or www.answerfinancial.com.)

Please let us know if you have any questions regarding this letter.

Sincerely,