

FAQs ON AMERICAN RESCUE PLAN COBRA AND STATE CONTINUATION SUBSIDIES

Question	Answer
<p>What is Anthem’s obligation under the American Rescue Plan (ARP) for the Federal Consolidated Omnibus Budget Reconciliation Act (COBRA)?</p>	<ul style="list-style-type: none"> · The ARP law for Federal COBRA requires the COBRA administrator (typically the employer) to furnish the notice of the subsidy. · Groups with a COBRA vendor, like WageWorks, should receive notice from the vendor. · For groups where Anthem is the COBRA administrator, Anthem will furnish the notice of subsidy. · For all COBRA members, the employer will pay the premium and receive the subsidy via tax credit.
<p>Who is eligible for the ARP COBRA subsidy under State Continuation?</p>	<ul style="list-style-type: none"> · Small groups with under 20 employees. · Individuals eligible for State Continuation or currently enrolled in State Continuation due to involuntary termination or involuntary reduction in hours.
<p>When is the premium subsidy available?</p>	<ul style="list-style-type: none"> · For COBRA and State Continuation, the premium subsidy is available between April 1 and September 30, 2021, only for those months members are enrolled.
<p>What is Anthem’s obligation under ARP for State Continuation?</p>	<ul style="list-style-type: none"> · ARP requires insurers to waive premiums and collect the subsidy tax credit for eligible State Continuation members.
<p>Will Anthem be notifying Small Group employers about ARP and State Continuation?</p>	<ul style="list-style-type: none"> · Yes, Anthem is sending all Small Group employers a notice of responsibility and required steps to ensure their State Continuation members are notified of the ARP subsidy.
<p>What is the employer’s responsibility under State Continuation?</p>	<ul style="list-style-type: none"> · Employers in CO, CT, GA, ME, MO, NY, OH, VA, and WI must furnish the notice to eligible employees during the subsidy period. · Employers must notify Anthem of individuals who are currently on State Continuation due to losing their employer-provided group coverage because of involuntary termination or reduction in hours (hereafter “Qualified Individuals”).

Continued on the next page

Question	Answer
What is Anthem's responsibility for State Continuation?	<ul style="list-style-type: none"> · Anthem will be sending the initial notice to eligible members during the subsidy period in the following states: CA, KY, and NH. · Anthem will be waiving State Continuation premiums for Qualified Individuals.
How does an employer inform Anthem of an employee on State Continuation who is subsidy eligible?	<ul style="list-style-type: none"> · Employers have been provided a spreadsheet to populate with eligible member data, throughout the subsidy period. That spreadsheet will be submitted to Anthem through regional Enrollment and Billing email addresses.
Who is responsible for paying the premium and collecting the subsidy tax credit?	<ul style="list-style-type: none"> · Anthem is responsible for eligible State Continuation members.
What happens when an employer does not pay the member premium, will the bill show as past due?	<ul style="list-style-type: none"> · Employers see a charge and credit on their bills for eligible members.
Will a group be cancelled if the State Continuation payment is not submitted?	<ul style="list-style-type: none"> · The group will not be cancelled for non-payment if they have a Qualified Individual that has requested a subsidy on their bill.
How will Anthem ensure that the group is not cancelled?	<ul style="list-style-type: none"> · By providing a credit on the bill for Qualified Individuals, the group bill will continue to show as paid, as long as the remaining premium is received as billed.
Will members be refunded premiums if they have already made a payment between April and September 2021?	<ul style="list-style-type: none"> · Yes, Anthem will refund premiums for Qualified Individuals for the subsidy.
Why are CA and KY members getting two State Continuation election forms?	<ul style="list-style-type: none"> · One form is to elect State Continuation, and the second is to select State Continuation with subsidy.
Do CA and KY members need to complete both forms?	<ul style="list-style-type: none"> · <u>Yes</u>, if they are eligible for the subsidy, members also need to complete the "Request For Treatment as an Assistance Eligible Individual" form.