



Small groups with less than 20 eligible employees must take action

[The American Rescue Plan Act](#) provides that individuals on state health continuation due to loss of group health coverage from either termination of employment or reduction in hours (hereafter "Assistance Eligible Individuals" or "AEIs") receive a 100% premium subsidy for their continuation coverage for a period potentially from April 1, 2021 through September 30, 2021. Anthem must pay the premium for impacted employers with less than 20 employees and file for a federal subsidy tax credit.

By May 31, 2021 and for each month during the eligible period, Anthem must notify AEIs that subsidies are available. During this period please review your records for AEIs, and update [this spreadsheet](#) and return to Anthem via Small.Group@anthem.com. Anthem must also send a notice of termination of the subsidy to the same employees between August 16, 2021 and September 15, 2021.

- [Alternative Notice](#) is to be used by the entity required to send out the premium subsidy notice under state health continuation law (i.e., either insurers or employers based on state law where the employer is located or contractual obligations) by May 31, 2021 to give notice to AEIs of the availability of the premium assistance and each month thereafter.
- [Subsidy Expiration Notice](#) must be given to AEIs 15-45 days before their COBRA subsidy expires.
- When distributing the model notice, the Plan Administrator should also include the ["Summary of the COBRA Premium Assistance Provisions under the American Rescue Plan Act of 2021,"](#) which contains information on the ARP, and forms to elect or discontinue the premium assistance, in order to satisfy the notice requirements of the ARP.

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