COBRA Frequently Asked Questions

What is COBRA?
COBRA is guaranteed continuation of your previous OEBB coverage, administered by BenefitHelp Solutions (BHS). Regardless of your health status, COBRA law allows eligible parties losing OEBB coverage to continue that same coverage for at least 18 months.

How much does COBRA coverage cost?
COBRA premiums are equal to the full OEBB premium plus two percent. Keep in mind, your employer may have been contributing toward your premium when you were eligible for OEBB coverage, so the amount you were paying may not have been the full premium amount. OEBB publishes full premium rates and COBRA rates on the OEBB website: http://www.oregon.gov/OHA/OEBB/rates.shtml

What if I can’t afford COBRA coverage?
Portability and individual plans (details below) are a couple of options that may be more economical. There are also government programs available to help those who cannot afford health insurance.

How do I enroll in COBRA coverage?
When OEBB coverage ends, BenefitHelp Solutions mails COBRA information to the eligible party, including rates and enrollment instructions/forms. Anyone enrolling in COBRA coverage will work directly with BenefitHelp Solutions, making payments directly to them.

How and when will I receive my COBRA information and application?
When your employer enters a termination date for your coverage in MyOEBB, the online benefit enrollment system, that data gets transferred to BenefitHelp Solutions within a week and they will mail your personalized COBRA packet/application to your mailing address that is listed in MyOEBB.

How can I check on my COBRA packet if I believe I should have received it by now?
You can contact OEBB at (888) 469-6322. We can research the situation and let you know when to expect it, or request BenefitHelp Solutions send another packet, if necessary.

Where do I send my COBRA payment?
OEBB has contracted with BenefitHelp Solutions (BHS) to administer COBRA. Payments must be made directly to BHS. You may contact BHS directly at (800) 556-2230 or online at: www.benefithelpsolutions.com/oebb.

Do I have the option of selecting a different plan when I move to COBRA coverage?
No. COBRA coverage is for the same OEBB plan(s) you had as an active employee. You may choose whether or not to continue medical or dental or vision coverage.

This is an overview of COBRA and not inclusive information. Please refer to the ESD website and your bargaining agreement for additional information, or contact Clackamas ESD HR Services at 503-675-4004.

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Is there an opportunity to change my COBRA coverage elections at some time in the future (for instance, Open Enrollment)?

Yes, COBRA participants may make coverage changes if they experience a Qualified Status Change (QSC) or during Open Enrollment. Available options and the associated premium costs for OEBB COBRA participants are distributed by BenefitHelp Solutions each August. Questions regarding COBRA Open Enrollment should be directed to BenefitHelp Solutions at (800) 556-2230.

Although COBRA coverage changes can be made at certain times, plan changes are not allowed within a certain type of coverage. For example, you cannot change from one medical plan to another medical plan.

I’ve already met my deductible for this plan year. Do I have to start over and meet it again when I move to COBRA?

No, COBRA coverage is literally continuing the same coverage you had, so your benefit levels and history will transfer to the COBRA plan just like it would have if you had remained on the active plan.

My coverage should not have ended, but I received a COBRA packet in the mail. What should I do?

Usually one of the following has occurred:

1. Coverage is ending for one of your dependents (either it ended recently or your employer knows the specific date in the future it will end and they’ve updated the MyOEBB system in advance with this future date.)

   **What To Do:** Look on page 3 of the information to see the name of the specific person or persons eligible for COBRA. If the loss of coverage is for a dependent or the spouse, the letter is addressed to that person. If employee and family, it is addressed to the employee and family.

2. Your employment type has changed (e.g., you recently retired or will soon retire and your employer has entered the date of that change into the MyOEBB system). Even though you have already made arrangements for retiree coverage, the fact that your “active plan” is ending requires a COBRA notice be sent to you.

   **What To Do:** If you already made arrangements for other coverage and do not need COBRA coverage, you can disregard the COBRA notice.

   If neither of these scenarios listed above are applicable, please call OEBB Member Services at (888) 469-6322. An OEBB representative can research the situation for you and provide more explanation.

How can I learn more about COBRA, enrollment deadlines, payment process or other related information?

The quickest source for specific questions pertaining to your personal COBRA coverage/options is to call BenefitHelp Solutions at (800) 556-2230. Below are links you may also find helpful:

- BenefitHelp Solutions Frequently Asked Questions
- "An Employee's Guide to Health Benefits Under COBRA" - A very easy-to-understand yet comprehensive guide to COBRA benefits in general. (This booklet was published in 2006.)

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