

COBRA Frequently Asked Questions

When you separate or retire from the City, your health insurance remains in effect through the end of the month you separate. If you decide to elect COBRA coverage, it takes effect on the first day of the month following your separation.

COBRA is a continuation of coverage. Any claims you have had since January 1st, while you were an active employee, will count towards your COBRA out-of-pocket for that same plan year.

Here is a step-by-step explanation of the process:

1. Your Job Data is updated in CHRIS – this **MUST** happen first
2. Your status (separated/retired) is sent from the City to CoCBenefits
3. CoCBenefits updates all the vendors including Chard Snyder/Ascensus, the City's COBRA administrator
4. Chard Snyder/Ascensus will send out a COBRA notice
5. You have 60 days from your first day of separation to elect COBRA
6. If you are retiring through OP&F, it is up to you to enroll in COBRA and show proof of your enrollment to OP&F, to get the stipend.

The City's 8020 single rate for COBRA is **\$665.78 per month**. The family rate is **\$2,002.42 per month**. The City's HDHP single rate for COBRA is **\$628.11 per month**. The family rate is **\$1,843.14 per month**. You can be enrolled in COBRA for up to 18 months. There are situations when extensions can be granted. See the COBRA Notice for details. You may also look at options at [HealthCare.gov](https://www.healthcare.gov) which may be significantly less expensive. The termination of your employment (and your health coverage) acts as a Qualifying Life Event so you would be eligible to enroll on HealthCare.Gov.

Below is the City of Cincinnati's COBRA Notice, as well as an FAQ on COBRA from the Department of Labor. You have **60 days** (starting on the later of the date you are sent the election notice or the date you would lose coverage) to choose whether or not to enroll in COBRA. If you choose to enroll at any time within the 60 day period, the coverage would be retroactive to your termination date.

Typically you will not receive the COBRA notice until 2-3 weeks after your employment is terminated in CHRIS. If you decide to elect COBRA you have to pay the full premium directly to Chard Snyder, the City's COBRA Administrator, either online or postmarked by the 60th day in order for your coverage to be retroactive to the COBRA effective date.

City COBRA Notice

<https://www.cincinnati-oh.gov/finance/assets/File/Risk/COBRA%20Notice%202024.pdf>

DOL COBRA FAQs

<https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/faqs/cobra-continuation-health-coverage-consumer.pdf>