



The Department of Labor Updates COBRA Model Election Notice

The DOL has updated its model COBRA election notice for the first time since 2004. The revised notice appears on the DOL website, along with a redline version highlighting the changes. Most of the changes have to do with health care reform and the new coverage options through the Health Insurance Exchanges. The revised notice adds language informing qualified beneficiaries that:

- There are alternatives to COBRA coverage that are available through the Exchanges
- A premium tax credit, may be available to help pay for some or all of the cost of coverage through the Exchanges, and being eligible for COBRA does not limit eligibility for this tax credit
- Special enrollment opportunities may exist in other group health plans for which qualified beneficiaries are eligible, if they request enrollment within 30 days.
- There are limitations on a plan's ability to impose pre-existing condition exclusion, and such exclusions will be prohibited beginning in 2014.

The notice also removes certain language that is no longer accurate or relevant.

Please click below to view the model notice, or go to: www.dol.gov/ebsa/cobra.html

[Model Notice](#)

[Technical Release](#)

Exchange Notice Requirement

The DOL has issued temporary guidance and model notices that employers may use to notify employees of health coverage options that are available through the Health Insurance Exchanges. Health care reform requires employers subject to the Fair Labor Standards Act to provide a written notice to new hires and current employees informing them about the Exchanges and some of the consequences of purchasing coverage through an exchange instead of enrolling in available coverage through their employer. These notices must be provided to current employees by October 1, 2013. Click on the appropriate notice below:

[Model Notice for employers that are offering a health plan to their employees](#)

[Model Notice for employers that do not offer a health plan to their employees.](#)

[Technical Release](#)