**Email to your Employees Losing Group Coverage**

*Subject:*

Additional health insurance options beyond COBRA

*Copy:*

Hi, [EMPLOYEE NAME]:

As you know, your health insurance coverage through [COMPANY NAME] will end after [DATE].

Before you make a decision about COBRA, I wanted to let you know that there are a number of affordable, high-quality health insurance options outside of COBRA that you may want to look into to avoid a gap in coverage—including plans available through our current health plan, Univera Healthcare. This includes **free or low-cost** plans as well as individual and family plans that include many of the same coverage options and programs you’re used to. Depending on your circumstances, these plans might be a better fit for your needs and budget.

* The Essential Plan, at $0 a month, with eligibility based on household size and income
* Qualified Health Plans, with premium tax credits for those who qualify
* Medicaid Managed Care, free for individuals and families with a lapse of income
* Child Health Plus, free or low cost for kids under 19 – almost all children qualify
* Medicare plans for those over age 65

NY State of Health determines eligibility based on NY State residency, age, income, family size and other criteria.

Attached is an overview of the options that are available to you. You can also visit their COVID-19 Resource Website, **UniveraHealthcare.com/covid19,** for easy access to updates, common questions about coverage, helpful tips and resources during the COVID-19 pandemic.

If you would like to discuss options with Univera Healthcare, please follow the directions on the attached resource.

Take care,

[HR Manager name]

**Email to your Employees with Family Members who Need Separate Coverage**

*Subject:*

Additional health insurance options for family members

Hi, [EMPLOYEE NAME]:

We know that not all families are covered under our group health insurance plan, but we’re still here to help.

I wanted to let you know that there are a number of affordable, high-quality health insurance options for your family members—including plans available through our current health plan, Univera Healthcare. This includes **free or low-cost** plans that come with comprehensive coverage and programs similar to those available through our company plan. Such as:

* The Essential Plan, at $0 a month, with eligibility based on household size and income
* Qualified Health Plans, with premium tax credits for those who qualify
* Medicaid Managed Care, free for individuals and families with a lapse of income
* Child Health Plus, free or low cost for kids under 19 – almost all children qualify
* Medicare plans for those over age 65

NY State of Health determines eligibility based on NY State residency, age, income, family size and other criteria.

Attached is an overview of the options that are available. If you would like to discuss options with Univera Healthcare, please follow the directions on the attached resource.

Take care,

[HR Manager name]