



In March 2021 the **American Rescue Plan Act (ARPA)**, introduced new benefits for affected workers, including fully subsidized COBRA coverage for employees who lost their insurance during the pandemic.

- The COBRA Subsidy benefit began on April 1, 2021 and is set to expire September 30, 2021.
- The COBRA Subsidy provides 100% paid medical coverage for an employee's monthly COBRA medical premium.
- Coverage is available to "assistance eligible individuals" (AEI's). An AEI is an employee who was terminated from a company due to:
 - Layoff or reduction in hours.
 - Involuntary termination (exception: gross misconduct).
 - Someone that terminated from employment between November 1, 2019 and September 30, 2021.
- BCN Services will send information regarding eligibility for the benefit by May 31, 2021 for AEI's terminated prior to April 1, 2021.
- All AEI's terminated between now and the end of September 2021, will receive the appropriate COBRA Subsidy information through our normal COBRA process.

These interpretations are subject to change based on subsequent IRS guidance and rulemaking.

Please contact BCN Services with questions at (734) 994-4100 or HR@bcnservices.com.

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