

Mini-COBRA Premium Assistance for Eligible Massachusetts Residents

Under the American Rescue Plan Act of 2021 (ARP), the federal government has established a temporary premium assistance subsidy for eligible enrollees of COBRA continuation health insurance coverage. This temporary premium assistance is also available to eligible enrollees of continuation coverage under the Massachusetts “Mini-COBRA” continuation health coverage law.

Beginning on April 1, 2021, and continuing through September 30, premium assistance is available to eligible individuals to help pay for the cost of their health care coverage. Eligible individuals should receive a notice from their employer explaining the availability of the benefits. You may be eligible for premium assistance only if you are eligible for and elect COBRA or Mini-COBRA continuation coverage because of your own or a family member’s reduction in hours or an involuntary termination from employment. Please note, while you are typically eligible for COBRA or Mini-COBRA coverage even if you voluntarily quit your job, you **are not eligible** for premium assistance under the ARP if you voluntarily quit your job or were terminated for reasons of gross misconduct. There is no premium assistance for employees on mini-COBRA as a result of their voluntary termination of their employment.

For more information about the temporary federal ARP premium assistance visit <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/faqs/cobra-premium-assistance-under-arp.pdf>. If you believe you may be eligible for the temporary federal ARP premium assistance, you should contact your employer /HR department for more details.

For more information about a special enrollment period that will allow Massachusetts residents to newly obtain coverage through the Health Connector when their federal COBRA subsidy expires on September 30, please see the Health Connector’s bulletin [here: Health Connector Administrative Information Bulletin 05-21 \(mahealthconnector.org\)](#).

For more information about the Massachusetts Mini-COBRA law, visit the Division of Insurance’s website: <https://www.mass.gov/service-details/minicobra-continuation-of-coverage-benefits-guide>.