**Your Plan Does Not Provide Continuation of**

**Coverage – It’s Important to Understand Your**

**Options**

Your current coverage does

not offer continuation of coverage or COBRA to a member once

coverage is terminated. Due to your employer as a Church, COBRA is not required to be offered. Following a loss of coverage,

whether voluntary or involuntary, it’s important to know

your health insurance options and the requirements that can

affect timing of new coverage.

Individual coverage can be obtained both on and off the

Health Insurance Marketplace. In most instances, proof of

prior creditable coverage is needed at the time of

application. However, coverage applied for after the 15th of

the month will not go into effect until the first of the month

following one full month after coverage termination. For

example, if your coverage ended on March 31 and you did

not apply for coverage until April 20, the earliest new

coverage would be effective is June 1. If you applied for

individual coverage anytime between April 1 and April 15,

new coverage could be effective May 1. Coverage for April

typically would not be available. Coverage rules for a

newborns and short-term coverage have different terms.

Please speak to your insurance professional for more

information. You may also call our agent, Brad Bukaty at Bukaty Companies at 913.647.3945, as he has an associate that works exclusively with individual Marketplace Plans.