



## For Congregation Ministers, Presidents, Treasurers and Board Members

To: Congregation Minister, President, Treasurer and Board Members

From: UUA Health Plan Office

Date: May 1, 2009

Re: **Reminder on covering staff who lose non-UUA health insurance, plus a COBRA update**

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The current economic climate makes it virtually certain that many congregations will have staff who need to find replacement coverage quickly, when a spouse who is providing the family's health insurance gets laid off. We have seen a surge in requests to join the UUA plan under that circumstance, and a surge in requests to add spouses who had their own coverage until being laid off.

We welcome the opportunity to serve your congregation by filling an urgent need for health insurance. At the same time, we want to be sure that your financial interests are protected, which means that you need to be aware of recent changes to COBRA rules. COBRA rules have changed temporarily – but significantly. *For the rest of 2009*, people who are laid off from a company subject to COBRA will get a 65% subsidy for up to nine months for the health insurance they had at the time of termination. This means that if you have a staff person affected by a partner's involuntary termination, you should urge them to explore COBRA first – depending on your congregation's contribution structure, staying with COBRA could be a less expensive option.

Our plan is also affected by COBRA. If you lay off a staff member who is covered by the UUA Health Plan, they will be offered a COBRA continuation at the subsidized price. We are still working through a rather complex set of billing details while we wait for final regulatory direction. The Plan will be able to recover the cost of the subsidy from the government, but it is not clear at this date whether or not that will involve any action on your part. We will let affected congregations know as soon as we have final policies in place.

Remember, we have created a UUA Health Plan to make quality coverage widely available and affordable. We are here to take your questions and help you to sort out your health insurance issues.

Yours in health,

Jim Sargent  
UUA Health Plan Director

