

Model Notice Available

The American Rescue Plan Act (ARPA) provides COBRA premium assistance to eligible individuals and imposes notice requirements on health plans, including a requirement to **notify eligible individuals about when their premium assistance ends**.

The notice of premium subsidy expiration must be provided during the **45 - 15-day period** before an individual's subsidy expires. This means that, for individuals whose subsidy is expiring due to the end of the subsidy period, the notice must generally be provided from **Aug. 16, 2021, to Sept. 15, 2021**. Otherwise, the due date will depend on when an individual's maximum COBRA coverage period ends.

Plans are **not required** to issue an expiration notice to individuals whose subsidy is expiring because they became eligible for other group health plan coverage or Medicare.

The U.S. Department of Labor has issued a **model notice of expiration of premium assistance** ([Word](#) / [PDF](#)) that can be used to satisfy this requirement. The model is also available in Spanish ([Word](#) / [PDF](#)).