



# Northern Health Plan

220 West Garfield  
Charlevoix, MI 49720  
*Serving Northern Michigan*  
(231) 547-7665  
[www.communityhealthplans.org](http://www.communityhealthplans.org)

Date: May 15, 2009  
To: Employer  
From: Bruce Miller, MPH  
Executive Director  
Subject: Northern Health Plan COBRA Support Program

The Northern Health Plan is a community partnership between local hospitals and health departments in northern Michigan to help uninsured people gain access to health care.

In an effort to assure access to health care, an important strategy is to help people continue their health insurance if they are separated from employment and are eligible for COBRA. People who have lost their job find it difficult to afford to continue their health insurance through COBRA and become uninsured. The American Recovery and Reinvestment Act of 2009 (ARRA) provides for premium reductions and additional election opportunities for health benefits under COBRA. Eligible persons pay only 35% of their COBRA premiums and the remaining 65 percent is reimbursed to the employer through a tax credit.

The Northern Health Plan Board recognizes that some employees won't even be able to afford the 35% and have created an opportunity for employees to request additional financial assistance through the Northern Health Plan COBRA Support Program.

ARRA eligible employees are those who involuntarily terminate employment from September 1, 2008 through December 31, 2009 and opt to re-enroll in your health plan at the new 35% premium reduction. Additional financial assistance is available up to \$50 per month for 1 or 2 adults for a maximum of \$100/month for 9 months through the Northern Health Plan. Employees may further reduce their health care premium if their children enroll in the MICHild or Healthy Kids.

The NHP has limited capacity for assistance and we request your assistance in reaching potential eligible employees by sending the attached brochure/application to individuals. Employees enroll by completing the NHP Cobra application and submitting to the Health Department of Northwest Michigan.

Thank you for your assistance in helping employees and their families resume or keep their health insurance. For additional information, please 1-800-432-4121.