

Maintaining Continuous Coverage Understanding How It Works

If you are currently enrolled but do not have enough weeks to continue health plan coverage or maintain your current Tier of coverage, you can use weeks you earn in the two-month “waiting period” to extend eligibility for continuous coverage.



Let’s look at two examples.

You are currently enrolled in Tier 1 coverage that will end on January 1, 2024. Your next possible Benefit Period begins February 1, 2024. This means your Accumulation Period looks at the weeks earned between December 2022 and November 2023. Your Waiting Period is December 2023 and January 2024.

Dec 2022	Jan 2023	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024
Example 1: You earned 12 weeks during your Accumulation Period.													
								1	3	4	4	3	
Example 2: You earned 9 weeks during your Accumulation Period.													
					4	4	1						2
Accumulation Period for Benefit Period Beginning Feb 1, 2024												Waiting Period	

Example 1

- ➔ If you wish to remain in Tier 1 coverage, you can apply the 3 additional weeks worked in December 2023.
- ➔ You can choose to enroll in Tier 2 and save the weeks earned in December 2023 for your next Accumulation period.

NOTE: If you had not earned additional weeks during your Waiting Period, you would have had the option to “buy up” to Tier 1.

Example 2

- ➔ You can apply the 2 additional weeks earned during January 2024 to enroll in Tier 2 or “buy up” to Tier 1.