

# Medical During the Strike

Members on strike will continue to have insurance through the end of the month. There are many different options members should be aware of to cover them going forward should they need it. Losing coverage from Boeing is a **Qualifying Life Event** and triggers enrollment opportunities in other forms of coverage.

## **COBRA Continuation**

They would have 60 days from October 1st to enroll in COBRA. COBRA can be elected separately for individuals on the plan. To enroll in COBRA, call Work Life at 866-473-2016 and ask for “Health and Insurance”. This can only be done after September 30th. COBRA coverage would be retroactive to October 1st.

In the past, most folks waited to elect COBRA. Sign up when you need it, and only for what you need. The longer you wait to sign up for it, the longer you have before you need to make a payment for it. If your spouse has a serious medical condition, you can elect for COBRA for her medical insurance right away. If there was still a strike on and you had an accident at the end of October, you can call Work Life again and elect COBRA for yourself. If you don’t need to go to the doctor at all, you can choose not to sign up, and will be covered by active insurance at the end of a strike.

Payment for COBRA needs to be made within 45 days from the date when COBRA is elected, or it will be canceled retroactively to October 1st.

The cost of COBRA is 102% of the total premium cost per individual who chooses COBRA. COBRA is just a continuation of the plan you already have, so the cost depends on what you are already signed up for.

Total monthly medical premium costs per person listed for 2024:

BCBS Traditional	\$680.13
BCBS Selections	\$787.13
Kaiser	\$750.07

## **Medicare for those eligible (Age 65 and over)**

Everyone who is 65 or over should be signed up for Medicare Part A, since it is almost always free, and pays secondary to Boeing insurance. Lower bills from the hospital are always a good thing.

For Medicare part B, you can enroll during a strike. There is monthly premium.

You would not be required to sign up right away. You have 8 months to enroll in Medicare Part B following the loss of employer sponsored health insurance. It could be a cheaper option to COBRA.

Coverage under Medicare can be elected retroactively up to 6 months, but not to any point before your 65<sup>th</sup> birthday. So, someone can enroll after October 1<sup>st</sup> and have it be effective on October 1<sup>st</sup>.

If you do decide to sign up for Medicare, there is a form that would need to be filled out showing you had employer sponsored insurance since you turned age 65. That form is completed by Boeing's vendor, SSDC. You can call SSDC for Medicare questions and assistance getting that form completed at 877-768-3011.

If someone does sign up for Medicare Part B coverage during a strike, they can cancel it once they are covered by active insurance again with Boeing.

## **Washington Healthplanfinder**

Workers who lose health care coverage due to a strike have a 60-day special enrollment period before and after employer coverage ends to shop for a health or dental plan on Washington Healthplanfinder.

For those Boeing workers now on strike, whose health care coverage is expected to end September 30<sup>th</sup>, that means they can apply for a plan immediately that will go into effect when their employer coverage ends at the end of the month.

Depending on factors such as household income and family size, workers shopping on Washington Healthplanfinder may qualify for savings that could lower the cost of their health care plan or even make it free.

Workers applying for insurance on [Washington Healthplanfinder](#) should follow these instructions:

- Visit [wahealthplanfinder.org](http://wahealthplanfinder.org) or download the WAPlanfinder mobile app.
- Create or sign in to an account.
- Fill out an application, report that there was a "loss of other coverage" and enter the last day of employer-sponsored coverage to open a special enrollment period.
- Review plan options and select a new insurance plan to enroll in.
- For assistance, select "Get Support" on the Healthplanfinder home page.
- When employer-sponsored health care coverage resumes, make sure to cancel your plan with Washington Healthplanfinder.

There are certified brokers and navigators throughout the state to help you understand your health plan option, update your account, and enroll into coverage. To find support in your community, select "Get Support" on the Healthplanfinder homepage. You can also call Customer Support Center at 1-855-923-4633. Language assistance is available in over 200 languages.

## **Enrollment as a dependent on other insurance.**

You may be eligible for a Special Enrollment Period on your partner's employer sponsored insurance. Most health insurance plans enable their participants to enroll an eligible family member midyear due to them losing their own insurance. This includes those who have a spouse who works for Boeing but who are not under our collective bargaining agreement. To find out more information, your spouse should contact the HR department of their employer, or if they work for Boeing, call worklife and ask for "Health and Insurance."