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2021 ENDORSEMENT

To the Hometown Health Evidence of Coverage

This endorsement is an amendment to an existing insurance contract which changes the terms or scope of the original policy.

This endorsement provides relief for members enrolled under Hometown Health group insurance policies by extending the deadlines to complete various actions as described below.

These deadlines are extended by disregarding the period from March 1, 2020 through sixty (60) days after the announced end of the COVID-19 National Emergency (“Outbreak Period”)¹ and extension². If no end to the COVID-19 National Emergency is announced, the Outbreak Period ends no later than February 28, 2022.

Specific policy changes under this endorsement include:

1. HIPAA Special Enrollment Period Extended – extends the 30-day and 60-day HIPAA special enrollment timeframes by disregarding the Outbreak Period;
2. COBRA Election Deadline Extended – extends the 60-day COBRA election period by disregarding any days in the Outbreak Period;
3. COBRA Premium Payment Period Extended – extends these 45- and 30-day COBRA premium payment timeframes, as applicable, by disregarding the Outbreak Period;
4. COBRA Qualifying Event Notice Deadlines Are Extended – extends these COBRA qualifying event timeframes by disregarding the Outbreak Period;
5. Deadline for Filing ERISA Benefit Claims Extended – extends this benefits claim deadline by disregarding the Outbreak Period;
6. Extension of Time for Filing ERISA Plan Appeals – the date within which claimants may file an appeal of a benefit claim denial has been extended by disregarding the Outbreak Period;
7. Timeframe Which Claimants May File a Request for an External Review Extended – the date within which ERISA group health plan claimants have to file a request for external review is extended by disregarding the Outbreak Period;
8. Timeframe Which Claimants May File Information to Perfect a Request for External Review Extended – extends the period that a claimant has to file information to perfect their request for external review by disregarding the Outbreak Period;

¹ 85 FR 26351-26355, May 4, 2020

² FR Doc. [2021-04173](#) February 24, 2021

Making a genuine difference in the health and well-being of the people and communities we serve.