**Health Insurance: Temporary Continuation of Coverage**

The following are highlights regarding continued health insurance coverage for federal employees separated from service. More detailed information is found [here](https://www.opm.gov/healthcare-insurance/healthcare/temporary-continuation-of-coverage/#url=Pamphlet), but here are some high points for your awareness:

* You are eligible for “temporary continuation of coverage” (TCC) unless your separation is involuntary due to***gross misconduc****t*.[[1]](#footnote-1) ***Otherwise, the reasons for your separation don't matter***.
  + TCC is a feature of the Federal Employees Health Benefits (FEHB) Program that allows certain people to temporarily continue their FEHB coverage for up to 18 months after regular coverage ends.
  + Important: You must exhaust TCC eligibility as one condition for “guaranteed access” to individual health coverage under the Health Insurance Portability and Accountability Act of 1996.
* **Enrollment in TCC is not automatic: *you must elect it* and you must do so *within specific timelines*.** Find information about your rights and responsibilities [[**here**.](https://www.opm.gov/healthcare-insurance/healthcare/reference-materials/reference/termination-conversion-and-temporary-continuation-of-coverage/)](https://www.opm.gov/healthcare-insurance/healthcare/reference-materials/reference/termination-conversion-and-temporary-continuation-of-coverage/)The following are some key takeaways, taken from the Office of Personnel Management’s Pamphlet on Temporary Continuation of Coverage:
  + “An enrollee or family member [covered by FEHB at the time of separation] … is entitled to a **31-day extension of coverage** … **without contributions by the enrollee…**.” (See above linked webpage for more information about when the 31-day period may begin).
  + Your agency Human Resources Office (HRO) is required to notify you of your opportunity to enroll in TCC.
  + You have a limited amount of time to elect TCC (exercise your “right of conversion”) following your receipt of this notice.
  + If you do not receive notice from your HRO, you may contact your FEHB insurance “carrier directly and request its assistance in enrolling in a guaranteed-issue policy on or off the healthcare Marketplace or Exchange.”
    - This request **must be filed within 6 months** after you became eligible to convert your FEHB coverage and must be accompanied by verification of termination of the enrollment (e.g., an SF 50, showing your separation from service).

1. Definition per OPM, “[Gross Misconduct](https://www.opm.gov/healthcare-insurance/healthcare/reference-materials/reference/glossary/). For purposes of qualifying for temporary continuation of coverage (TCC), a flagrant and extreme transgression of law or established rule of action for which you are separated from service ***and for which a judicial or administrative finding of gross misconduct has been made***.” [↑](#footnote-ref-1)