



Healthcare Guidance for Legacy APPs on Strike

Health Insurance Coverage During the Strike — What You Need to Know

On December 19, Legacy threatened to terminate striking APPs healthcare coverage on January 1. This is a common tactic used by management to scare striking workers. We will be filing an unfair labor practice but, in the meantime, here is what you need to know:

1. Part-Time Coverage

Legacy has indicated that employees who have worked at least 30 hours per week during the most recent Affordable Care Act (ACA) standard measurement period (11/16/2024 through 11/15/2025) will be offered the opportunity to continue medical coverage as an ACA-enrollee at Legacy's part-time employee rates. Legacy indicates that qualifying employees be notified of the opportunity to enroll via their Legacy email and will have 31 days to enroll in coverage for a January 1, 2026, effective date. Coverage is the same as the regular medical plan.

2. COBRA Coverage

COBRA allows you to continue your current health insurance at your own expense for up to 18 months.

How COBRA Works:

- After a “qualifying event” like a strike, Legacy must notify the plan administrator within 30 days.
- You will receive a COBRA notice within 14 days.
- You have 60 days to decide if you want to continue with COBRA.
- After choosing COBRA, you will have 45 days to pay your first premium.

Cost: Under COBRA you will pay the full premium (your share + your employer's share + a 2% admin fee).

Retroactive Coverage: Your COBRA coverage will be retroactive to when your Legacy coverage ended, meaning your first COBRA payment will cover the time when you did not have insurance.



If Legacy notified its insurance carriers of a “qualifying event” on January 1, each carrier would be required to send a notice to affected employees by January 15. From the date of that notice, ONA members would have 60 days (until March 1) to decide whether to elect COBRA coverage.

If a member elected COBRA on March 1, they would then have 45 days (until April 15) to make their first premium payment. Once that payment is made, coverage is retroactive back to January 1, meaning eligible healthcare costs incurred during that period would be covered.

How this could work in practice:

If Legacy were to cancel your insurance, you would have options for managing healthcare costs during the gap period:

- **For low-cost care** (such as an annual physical or routine visit), it may be less expensive to self-pay rather than paying the full COBRA premium.
- **For higher-cost care** (such as hospitalization, surgery, or expensive medications), you could elect COBRA coverage to ensure those costs are covered.

Importantly, you do not have to decide immediately. You would have up to 60 days after coverage is canceled to evaluate any healthcare expenses incurred during that time and then choose whether electing COBRA makes sense for you. If elected, COBRA coverage would apply retroactively to the date coverage was canceled.

3. Oregon Health Plan

If your income qualifies, you may also be eligible for the Oregon Health Plan or the Children’s Health Insurance Program (CHIP).

Visit www.oregon.gov/oha/HSD/OHP/Pages/Apply.aspx for more information and <https://ohim.checkbookhealth.org/#/> to check your eligibility.

4. Spouse’s Health Plan

If your spouse has health coverage, you may be able to enroll in their plan due to the loss of your coverage (this is a “qualifying event”).

How It Works: Your spouse needs to notify their employer within 30 days that you are enrolling due to the loss of your coverage. Your spouse will need to pay their employer’s required employee contribution.

5. Hardship Funds



The Hardship Fund was established to provide critical financial support to members facing serious needs during the strike. Visit the application online here:

www.oregonrn.org/hardshipfundapp

6. Unemployment insurance for striking workers

In 2025, Oregon passed Senate Bill 916, making Oregon the first state in the country to offer unemployment insurance (UI) benefits to both public and private sector employees who are engaged in a labor strike.

Taking effect January 1, 2026, SB 916 allows:

- If you are on strike, you should apply for unemployment benefits on January 1st, although you will not receive benefits for those first two weeks having your application submitted is important.
- You can receive up to 10 weeks of benefits.
- Weekly payments would range from \$196 to \$836, depending on normal earnings.
- If you receive back pay at a later date as part of the contract that was won, any unemployment benefits paid must be repaid.

Returning to Work and Coverage Restart

When you return to work after the strike, Legacy has stated that your health insurance coverage will restart at the beginning of the next month after you start. While we disagree with this interpretation of Legacy's policy, you should anticipate that Legacy will follow-through with this timeline.

Claims: If you had a claim during the time you didn't have coverage, you can elect COBRA to cover those costs retroactively.

Premiums: If you are covered under COBRA during the strike, you may only need to pay for the portion of the month you were not at work, or nothing at all.

Additional Resources

Oregon Health Care Marketplace

If you're looking for more affordable coverage, losing your Legacy insurance due to the strike is a "life-changing event" that qualifies you for special enrollment in the Oregon Health Care Marketplace. This option can be more affordable than COBRA and allows you to select a plan tailored to your needs although it does not have the benefit of being retroactive like a COBRA plan. You can explore this option at Oregon Health Care Marketplace. www.healthcare.gov



Disability or Workers' Compensation

If you're receiving disability or workers' compensation benefits, you will continue to receive health coverage through these programs. If there are any changes to your benefits, contact your union representative immediately.

One day longer, one day stronger