



Federal or Mini COBRA Guide

Federal

What employers are covered?

- Employers who employ 20 or more employees.

Who qualifies?

- Employees, spouses, and dependent children who are enrolled on the plan in question for a minimum of 1 day.

What are qualifying events

- For employees:
 - Voluntary or involuntary termination of employment (other than gross misconduct).
 - Reduction in the number of hours of employment.
- For spouses:
 - All events under “*For employees*” above.
 - Employee becoming entitled to Medicare.
 - Divorce or legal separation from the employee.
 - Death of the employee.
- For dependent children:
 - All events under “*For spouses*” above.
 - Loss of dependent child status under plan (aged out, 26).

How long can cobra last?

- Generally 18 months. Exceptions below:
 - 36 months: for a spouse or dependent child, if the QE is divorce, legal separation, or the employee becomes entitled to Medicare.
 - 36 months: for a dependent child, if that child loses dependent child status under plan.
 - 36 months: for any qualified beneficiary who experiences a second qualifying event.
 - 29 months for **all** of a family’s qualified beneficiaries, if one of the qualifying beneficiaries in a family is disabled (so-called “disability extension” certain requirements apply).

What is the maximum chargeable premium payment?

- Generally 102% of the cost of the member's group rate. However, a plan can charge qualified beneficiaries eligible for the disability extension 150% of the case to the plan during the final 11 months of COBRA coverage.

Mini

What employers are covered?

- Employers who employ 2-19 employees.

Who qualifies?

- Employees, spouses, and dependent children who have been continuously insured for 3 consecutive months ending with a termination of coverage.

What are qualifying events

- Employee's death.
- Termination.
- Reduction in hours.
- Divorce or legal separation.
- Covered employee becoming entitled to Medicare.
- Loss of dependent child status.
- Employer bankruptcy.

How long can cobra last?

- 9 months.

What is the maximum chargeable premium payment?

- May not exceed 105% of the members group rate.