

***Please fill out the below job aid throughout the COBRA training. The answers are embedded within the presentation.***

***1. What do the following letters stand for?***

### **Consolidated Omnibus Budget Reconciliation Act**

\*Cobra gives some employees and their families the option to continue receiving health coverage through their employer's plan for a limited time after their employment ends.

\*Qualifying Events (include but are not limited to):

- Death of a current employee
- An employee loses eligibility due to voluntary or involuntary termination (except for gross misconduct)
- Divorce or legal separation
- A dependent child reaching the Over Age Dependency (OAD) of 26

***2. Please match the following timeframes with the appropriate answer.***

A. 18 months

**E.** The timeframe to make the decision to enroll

B. 29 months

**D.** The timeframe to make your first payment

C. 36 months

**A.** The timeframe that must be provided to qualified beneficiaries

D. 45 days

**B.** The timeframe given to disabled qualified beneficiaries

E. 60 days

**C.** The timeframe given to beneficiaries that have a second qualifying event

***Please fill in the blanks below.***

\*Employers decide whether or not they will contribute to their employee's **premiums** under COBRA, so consumers may be responsible for the entire monthly premium by themselves; therefore, the **cost** of the continuation coverage may be more expensive for consumers than it was when they were employed.

\*COBRA coverage can retroactively begin on the date consumers' job-based insurance ended, as long as the election is made within the election **60** day election period for COBRA coverage.

### **Resources**

<https://www.healthcare.gov/unemployed/cobra-coverage/>

[https://www.cms.gov/CCIIO/Programs-and-Initiatives/Other-Insurance-Protections/cobra\\_qna.html](https://www.cms.gov/CCIIO/Programs-and-Initiatives/Other-Insurance-Protections/cobra_qna.html)

<https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/faqs/cobra-continuation-health-coverage-compliance>