

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?

C _____ O _____ B _____ R _____ A _____

*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 | _____The timeframe to make the decision to enroll |
| B. 29 months | _____The timeframe to make your first payment |
| C. 36 months | _____The timeframe that must be provided to qualified beneficiaries |
| D. 45 days | _____The timeframe given to disabled qualified beneficiaries |
| E. 60 days | _____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 _____ under COBRA, so consumers may be responsible for the entire monthly premium by themselves; therefore, the _____ 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 ____ 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.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/faqs/cobra-continuation-health-coverage-compliance>