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
*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