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