



COBRA – The Consolidated Omnibus Budget Reconciliation Act

Categories : [Health Care Payment Assistance/Health Insurance](#)

COBRA is a federal law that requires employers with 20 or more employees to let employees and their dependents keep their group health coverage for a time after they leave their group health plan under certain conditions. Those conditions include voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events.

Once your job ends, your employer must provide you with written notice explaining your rights under COBRA. You have 60 days from the date the notice is provided or from the date coverage ended – whichever is later – to elect COBRA coverage. COBRA requires that continuation coverage extend from the date of the qualifying event for a limited period of 18 or 36 months. The length of time depends on the type of qualifying event that gave rise to the COBRA rights.

SPECIAL COBRA LAW FOR CONNECTICUT RESIDENTS AGES 62-65:

If a Connecticut employee between the ages of 62 and 65 loses his/her job and the employee is eligible for COBRA, then the employer is required to extend COBRA coverage until the person reaches age 65, regardless of the number of months involved. Visit the Connecticut Insurance Department Frequently Asked Questions (FAQs), for more information: <https://portal.ct.gov/-/media/CID/30MonthContinuationFactSheetpdf.pdf?la=enConnecticut>

You should also know that under COBRA, you may have to pay the entire group rate premium for health care coverage. Visit the Connecticut Insurance Department's webpage on "Employee Rights to Continuation of Group Health Coverage ...": <http://www.ct.gov/cid/cwp/view.asp?Q=434920>

HELPFUL LINK (from U.S. Department of Labor website):

- <https://www.dol.gov/agencies/ebsa/workers-and-families/changing-jobs-and-job-loss>

SOURCES: State of Connecticut Legislation; Connecticut Insurance Department; Connecticut Department of Labor; United States Department of Labor

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