

# COBRA FAQs

## How does an employee access the COBRA paperwork?

Notify Grady Robertson in Human Resources to obtain COBRA paperwork. 816-858-5420 ext. 2107 or [robertsgplatteco.k12.mo.us](mailto:robertsgplatteco.k12.mo.us)

## What is COBRA continuation health coverage?

COBRA requires continuation coverage to be offered to covered employees, their spouses, former spouses, and dependent children when group health coverage would otherwise be lost due to certain specific events. Group health coverage for COBRA participants is often more expensive than the amount that active employees are required to pay, since the employer usually pays part of the cost of employees' coverage and all of that cost can be charged to individuals receiving continuation coverage.

## Who is entitled to continuation coverage under COBRA?

In order to be entitled to elect COBRA continuation coverage, your group health plan must be **covered** by COBRA; a **qualifying event** must occur; and you must be a **qualified beneficiary** for that event.

## How do I qualify for COBRA?

Qualifying events are events that cause an individual to lose group health coverage. The type of qualifying event determines who the qualified beneficiaries are and the period of time that a plan must offer continuation coverage. A plan, at its discretion, may choose to provide longer periods of continuation coverage.

### Qualifying Events for Covered Employees:

- Termination of employment for any reason other than gross misconduct
- Reduction in the number of hours of employment

### Qualifying Events for Spouses:

- Termination of the covered employee's employment for any reason other than gross misconduct
- Reduction in the hours worked by the covered employee
- Covered employee's becoming entitled to Medicare (in certain circumstances)
- Divorce or legal separation of the spouse from the covered employee
- Death of the covered employee

### Qualifying Events for Dependent Children:

- Loss of dependent child status under the plan rules
- Termination of the covered employee's employment for any reason other than gross misconduct
- Reduction in the hours worked by the covered employee
- Covered employee's becoming entitled to Medicare (in certain circumstances)
- Divorce or legal separation of the spouse from the covered employee
- Death of the covered employee



## **When does an employee become eligible for COBRA?**

To be eligible for COBRA coverage, you must have been enrolled in your employer's health plan when you worked and the health plan must continue to be in effect for active employees. COBRA continuation coverage is available upon the occurrence of a qualifying event that would, except for the COBRA continuation coverage, cause an individual to lose his or her health care coverage.

## **Under COBRA, what benefits must be covered?**

If you elect continuation coverage, the coverage you are given must be identical to the coverage currently available under the plan to similarly situated active employees and their families. You will also be entitled to the same benefits, choices, and services that a similarly situated participant or beneficiary is currently receiving under the plan, such as the right during open enrollment season to choose among available coverage options. You will also be subject to the same rules that would apply to a similarly situated participant or beneficiary, such as co-payment requirements and deductibles. Any change made to the plan's terms that apply to similarly situated active employees and their families will also apply to qualified beneficiaries receiving COBRA continuation coverage.

## **Can I receive COBRA benefits while on FMLA leave?**

The Family and Medical Leave Act (FMLA) requires an employer to maintain coverage under any group health plan for an employee on FMLA leave under the same conditions coverage would have been provided if the employee had continued working. Coverage provided under the FMLA is not COBRA coverage, and taking FMLA leave is not a qualifying event under COBRA. A COBRA qualifying event may occur, however, when an employer's obligation to maintain health benefits under FMLA ceases, such as when an employee taking FMLA leave decides not to return to work and notifies an employer of his or her intent not to return to work.

