DEKALB COUNTY GOVERNMENT
COBRA POLICY

Reviewed For Updates March 1, 2018

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CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT (COBRA)

1.1.0. On April 7, 1986, a new Federal law was enacted (Public Law 99-272, Title X) requiring that most employers sponsoring group health plans offer employees and their families the opportunity for a temporary extension of health coverage (called "continuation coverage") at group rates in certain instances where coverage under the plan would otherwise end.

- *(Revised 1/1/1987)*

1.1.1. The employee may choose continuation coverage if they lose health coverage because of a reduction in hours of employment or termination of employment (for reasons other than gross misconduct on the part of the employee).

- *(Revised 1/1/1987)*

1.1.2. The spouse and the dependents of any employee covered by insurance have the right to choose continuation coverage if they lose group health coverage for any of the following reasons:

- *(Revised 1/1/1987)*

1.1.2.a. The death of a spouse or parent (coverage for up to 36 months)

- *(Revised 1/1/1987)*

1.1.2.b. Termination of a spouse or parent's employment (for reasons other than gross misconduct) or reduction in a spouse or parent's hours of employment (coverage for up to 18 months)

- *(Revised 1/1/1987)*

1.1.2.c. Divorce or legal separation (of parent's) from your spouse (36 months)

- *(Revised 1/1/1987)*

1.1.2.d. Spouse or parent becomes eligible for medicare (36 months)

- *(Revised 1/1/1987)*

1.1.2.e. The dependent ceases to be a "dependent child" (36 months). The dependent child is covered until the end of the month. The effective date of coverage begins the first of the next month (premiums are due at this time). The spouse of a divorced employee follows our billing rule using date of divorce.

- *(Revised 1/1/1987)*

1.1.3. The employee or a family member has the responsibility to inform the County of a divorce, legal separation, or a child losing dependent status.

- *(Revised 1/1/1987)*

1.1.4. The County has the responsibility to notify the insurance carrier of an employee's death, termination of employment or reduction in hours, or medicare eligibility.

- *(Revised 1/1/1987)*

1.1.5. The County must notify the employee (or dependents) of their right to choose continuation coverage. Under the new law, the employee (or dependents) have 60 days from the date coverage would be lost to inform the County if they wish continued coverage.
- *(Revised 1/1/1987)*

1.1.6. Continuation coverage may be cut short for the following reasons:
- *(Revised 1/1/1987)*

1.1.6.a. The County no longer provides group health coverage to any of its employees.
- *(Revised 1/1/1987)*

1.1.6.b. The premium for continuation coverage is not paid.
- *(Revised 1/1/1987)*

1.1.6.c. The employee or dependents become covered under another group health plan.
- *(Revised 1/1/1987)*

1.1.6.d. The employee or dependents become eligible for medicare.
- *(Revised 1/1/1987)*

1.1.6.e. The divorced spouse of a covered employee remarries and is covered under the new spouse's group health plan.
- *(Revised 1/1/1987)*

1.1.7. No evidence of insurability is required for continuation coverage.
- *(Revised 1/1/1987)*

1.1.8. At the end of the 18 or 36 month continuation coverage, an individual conversion health plan must be provided.
- *(Revised 1/1/1987)*