

EMPLOYER COBRA QUICK GUIDE

COBRA extends the offer of health coverage to a member who loses their group health benefits due to a qualifying event. COBRA allows the employee to continue to be in the employer's group health plan, usually at the full cost of the premium (with no employer contribution), and with an administrative fee added.



Cal-COBRA

Cal-COBRA applies to companies with **19 or fewer employees**. Covered California for Small Business (CCSB) will send all Cal-COBRA notifications to qualified beneficiaries on your behalf.



Fed-COBRA

Fed-COBRA applies to companies with **20 or more employees**. Sending notifications to qualified beneficiaries is your responsibility. To fulfill this requirement, you or a hired third-party administrator can download the Federal COBRA forms on the U.S. Department of Labor website www.dol.gov.

Forms must be mailed within **14 days of the qualifying event** (such as the last day of coverage) to each qualified beneficiary's last known address. Current and former Employees must notify their employer of a COBRA election within 60 days of a qualifying event.



Affordable options are available through Covered California:

Inform employees and former employees who experience a Qualifying Life Event (QLE) that they can shop and compare coverage through Covered California for Individual and Families.

Visit www.coveredca.com to:

- ✓ Compare and Shop plan options to find affordable care
- ✓ Enroll at any time utilizing Special Enrollment period with a QLE
- ✓ Financial help and subsidies available for those who qualify
- ✓ Avoid gaps in coverage or penalty fees

To utilize Covered California's special-enrollment period, members have 60 days before and 60 days after their employer-sponsored coverage ends to apply for and select a Covered California plan.

For more information on COBRA, including a list of qualifying events, please refer to the CCSB Employer Guide available on our website. This interactive guide contains essential information related to the CCSB program and rules on offering employer-sponsored health coverage.

We're here to help! Contact your Certified Insurance Agent or our Small Business Service Center at **(855) 777-6782**.

CoveredCA.com/ForSmallBusiness



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