

Employee Benefits Division Policy Memorandum

Number: Policy Memo 124r1

Date Issued: November 14, 2017

Subject: Effect On Qualified Beneficiaries When Enrollee's COBRA Coverage Is Terminated Due To The Enrollee's Medicare Entitlement

PURPOSE:

Determine how long a qualified beneficiary can continue COBRA coverage after COBRA family coverage is cancelled due to the enrollee's Medicare entitlement.

BACKGROUND:

The duration of time a qualified beneficiary is eligible for COBRA coverage after the enrollee loses COBRA due to Medicare entitlement has occasionally caused confusion.

POLICY:

When an enrollee loses COBRA family coverage due to Medicare entitlement, qualified beneficiaries are able to continue COBRA for the remainder of their 36 month eligibility period.

Newly eligible dependents may be added to COBRA coverage, but such dependents lose eligibility when the enrollee's COBRA is terminated.