

Course Outline

COBRA

Four-Credit Course

Introduction to COBRA

- I. Legal Background of COBRA
- II. Enforcing Agencies
- III. Basic COBRA Requirements
- IV. Penalties for Failure to Comply With COBRA
- V. State Mini-COBRA Laws
- VI. Interaction of State Mini-COBRA Laws and COBRA

Estimated Time to Complete: 20 minutes

COBRA Administration for Group Health Plans

- I. Plan Administrators
- II. Employers
- III. Group Health Plans
- IV. Group Health Plans That Are Not Subject to COBRA
- V. Separate Plans
- VI. Health Care Flexible Spending Accounts (HCFSA) and COBRA
- VII. Administration of COBRA on HCFSA

Estimated Time to Complete: 20 minutes

Qualified Beneficiaries

- I. Employees and Covered Employees
- II. Qualified Beneficiary
- III. Spouse
- IV. Dependent Child
- V. Adding New Qualified Beneficiaries During a COBRA Continuation Period
- VI. Losing Qualified Beneficiary Status
- VII. Similarly Situated Non-COBRA Beneficiaries

Estimated Time to Complete: 30 minutes

Qualifying Events

- I. Qualifying Events
- II. Reduction in Hours
- III. Termination of Employment
- IV. Employee's Death
- V. Employee's Divorce, Legal Separation or Annulment
- VI. Employee's Medicare Entitlement
- VII. Child's Loss of Dependent Status
- VIII. Chapter 11 Bankruptcy Proceedings
- IX. Loss of Coverage
- X. Family and Medical Leave Act (FMLA) and COBRA

Estimated Time to Complete: 30 minutes

Maximum COBRA Coverage Periods

- I. COBRA Coverage Periods
- II. General Rule for When the COBRA Coverage Period Begins
- III. Alternate Rule for When the COBRA Coverage Period Begins
- IV. Large Employers and Full-Time Employees
- V. Maximum Coverage Period for Qualified Beneficiaries Acquired After COBRA Coverage Begins
- VI. Social Security Disability Extension
- VII. Second Qualifying Event
- VIII. Early Termination of COBRA Coverage by a Group Health Plan

Estimated Time to Complete: 30 minutes

COBRA Coverage Options

- I. Coverage Options for Qualified Beneficiaries
- II. Applying Plan Deductibles
- III. Applying Plan Limits and Maximums
- IV. COBRA Extensions
- V. USERRA and COBRA

Estimated Time to Complete: 30 minutes

COBRA Notices

- I. General COBRA Notice: Included Information
- II. General COBRA Notice: When, How and to Whom It Is Provided
- III. COBRA Qualifying Event Notice
- IV. Reasonable Procedures
- V. Notices With Missing Information
- VI. COBRA Election Notice: Included Information
- VII. COBRA Election Notice: When and How It Is Provided
- VIII. COBRA Unavailability Notice
- IX. COBRA Unavailability Notice: When, How and to Whom It Is Provided
- X. COBRA Early Termination Notice: Included Information
- XI. COBRA Early Termination Notice: When, How and to Whom It Is Provided
- XII. Conversion Notice

Estimated Time to Complete: 30 minutes

Electing COBRA

- I. Election Period Start and End Dates
- II. Election Effective Date
- III. Electing COBRA on Behalf of a Qualified Beneficiary
- IV. Revoking a Waiver of COBRA
- V. Health Coverage During the Election Period

Estimated Time to Complete: 30 minutes

Paying for COBRA Coverage

- I. Applicable Premium for COBRA Coverage
- II. Premiums for Social Security Disability Extension
- III. Payment Periods

- IV. Grace Periods
- V. Late Payments
- VI. Insufficient Payments

Estimated Time to Complete: 30 minutes

NOTE: The estimated time to complete each lesson is based on word count and assumes uninterrupted consumption of the course. Actual time to complete each lesson can vary widely based on familiarity with the topics and other factors. Time required to complete the course final exam is not counted in these estimates.