Course Outline

COBRA
Three-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. Operating Bundled and Separate Benefit Plans
VII. Health Care Flexible Spending Accounts (HCFSAs) and COBRA
VIII. HCFSAs and Limited COBRA
IX. Administration of COBRA on HCFSAs

Estimated time to complete: 20 minutes

Qualified Beneficiaries
I. Employee
II. Qualified Beneficiary
III. Covered Employee
IV. Spouse
V. Dependent Child
VI. Adding Qualified Beneficiaries During a COBRA Continuation Period
VII. Adding Nonqualified Beneficiaries During a COBRA Continuation Period
VIII. Losing Qualified Beneficiary Status
IX. Similarly Situated Non-COBRA Beneficiaries

Estimated time to complete: 20 minutes

Qualifying Events
I. Qualifying Events
II. Reduction in Hours
III. Termination of Employment
IV. Employee’s Death
V. Employee’s Annulment, Legal Separation or Divorce
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
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. ACA Employer Mandate
VI. Maximum Coverage Period for Qualified Beneficiaries Acquired After COBRA Coverage Begins
VII. Social Security Disability Extension
VIII. Multiple Qualifying Events
IX. Early Termination of COBRA Coverage by a Group Health Plan

Estimated time to complete: 20 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
VI. Notice, Election and Payment

Estimated time to complete: 20 minutes

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

Estimated time to complete: 20 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: 20 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: 20 minutes