



COBRA Coverage

COBRA Introduction

The Consolidated Omnibus Budget Reconciliation Act, usually referred to as COBRA, gives employees (and their families) who lose their health benefits the right to choose to temporarily continue health coverage provided by their employer’s group health plan under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, death, divorce, and other qualifying life events. If you decide to accept COBRA coverage, you must pay the entire premium for coverage up to 102% of the cost to the plan.

For more information regarding COBRA visit the [U.S. Department of Labor](https://www.dhs.gov/e-verify/) website.

If you decide not to take COBRA coverage, you can still enroll in a plan through [kynect health coverage](#) instead. Losing job-based coverage qualifies you for a [Special Enrollment Period](#) (SEP). This means you have 60 days to enroll in a health plan, even if it’s outside the annual Open Enrollment Period.

If You Already Have COBRA Coverage

If you are already enrolled in COBRA, there may still be Marketplace options for you.

	COBRA is running out	Ending COBRA Early	Change of COBRA costs due to former employer stops contributing
During Open Enrollment	Yes, you can change.	Yes, you can change.	Yes, you can change.
Outside Open Enrollment	Yes, you can change. You qualify for a SEP.	No, you cannot change until the next Open Enrollment Period, your COBRA runs out, or you qualify for a SEP in a different way.	Yes, you can change. You qualify for a SEP.

Please note: Failure to pay COBRA premiums and/or ending COBRA early **does not** qualify Individuals for a Special Enrollment Period (SEP).

Frequently Asked Questions

How does COBRA affect Medicaid?

You are entitled to apply for Medicaid at any time. If you qualify for Medicaid, you can then drop the COBRA coverage.

What happens if my COBRA costs change because of employer contribution?

You are eligible for a SEP and can enroll in coverage through [kynect health coverage](#).

What happens if my COBRA is terminated for failure to pay premiums?

This does not qualify you for a SEP. To obtain coverage from [kynect health coverage](#) in this situation you would have to wait until either Open Enrollment or for circumstances where you qualify for a SEP in a different way.

What other Special Enrollment Periods are available?

A more comprehensive list of SEP reasons is available [here](#).



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