

Much Anticipated New COBRA Model Notices Released

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As promised, on March 19, 2009 the Department of Labor issued Model Notices for COBRA which were mandated by the COBRA continuation requirements of the new American Recovery and Reinvestment Act of 2009 (ARRA).

The Model Notices can be found at www.dol.gov/ebsa/COBRAmodeInotice.html. That site also includes brief instructions on the use of each of the four notices. The notices include:

- A General Notice to be sent to all qualified beneficiaries who experienced a qualifying event between September 1, 2008 and December 31, 2009
- An abbreviated version of the General Notice which does not include the general COBRA election information, which may be sent to individuals who elected COBRA coverage after September 1, 2008 and still have it.
- An Alternative Notice for use by insurance issuers be sent to persons who become eligible for continuation coverage under a State law.
- A Notice in Connection with Extended Election Periods which is to be sent to individuals who:
 - Experienced a COBRA qualifying event at any time between September 1, 2008 and February 16, 2009, and
 - Either did not elect COBRA continuation coverage or who elected it but subsequently discontinued COBRA.

These notices are to be used immediately and the Notice of Extended Election Period must be sent as required by April 18, 2009. The DOL's COBRA website www.dol.gov/ebsa/COBRA.html is a source of additional general information.