**COBRA: Additional Coverage When You Lose Group Health Insurance**

COBRA allows you to continue your group health insurance coverage when you leave your job or stop working for your employer. This coverage continues for 18 months, or up to 29 months in some circumstances. You can pay your premiums and keep your coverage for as long as you have the funds to continue paying. Once your coverage ends, you may still have access to the same benefits through individual plans.

**What is COBRA?**

COBRA is a federal law that extends health coverage for up to 18 months for a period following a qualification event. This includes leaving your employer, being laid off, getting fired, or working part-time hours.

**Who is eligible for COBRA?**

Any employee who is covered by an employer's health plan and qualifies for COBRA benefits is eligible. This includes employees who work part-time, full-time, or temporarily laid off.

**How much does COBRA cost?**

COBRA premiums are typically 102% of the cost of the plan you were covered by. This includes the premium paid by your employer, plus any amount you paid in premiums. Additionally, there may be a fee for administering the plan.

**Are there any limits on how long COBRA coverage can last?**

Yes, COBRA coverage lasts for 18 months or up to 36 months in some cases. This includes the 18-month COBRA period and an additional 18-month period if you are eligible for an extension.

**What happens to my coverage when COBRA ends?**

Once COBRA coverage ends, you may still have access to individual health insurance plans. You can contact your state's health insurance commissioner or visit the COBRA website to learn more about your options.

**Additional Resources**

For more information on COBRA, you can visit the website of the Health and Retirement Office (HRA) or contact your state's health insurance commissioner. Additionally, you can call Community Health Advocates (CHA) at 1-888-654-5000 for assistance.

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**Community Health Advocates (CHA)**

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**Community Service Society**

Fighting Poverty Strengthening New York