

## COBRA Information

If your employer laid you off or fired you between September 1, 2008, and December 31, 2009, you may be eligible to continue your employer-provided health insurance at a reduced cost. The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their jobs the right to continue to receive health benefits from their group health plans for a limited time under certain circumstances. The State of Texas provides a similar right to employees not covered by COBRA.

COBRA and the state continuation coverage usually require that the employee pay the entire premium to maintain coverage. The American Recovery and Reinvestment Act of 2009 reduced premiums for the benefits for a limited time. Eligible individuals will pay only 35 percent of their premiums for up to nine months.

Employers must send forms to former employees informing them that they may choose to continue their group coverage and receive the subsidy. Former employees have 60 days after receiving the forms to enroll.

For more information, contact the Texas Department of Insurance at 1-800-252-3439, or <http://www.tdi.state.tx.us/consumer/cpmrecoveryact.html>.