



## **In COBRA News... Ohio Mini-COBRA's New Requirements**

By Megan Boiarsky

If you recently downsized and have fewer than 20 employees, you probably already know that separated employees may elect to continue coverage under Ohio's so-called mini-COBRA, or continuation coverage, statute. Under the continuation coverage law, Ohio employers must notify employees of their right to continue health insurance coverage at the time of termination of employment or other qualifying event. To elect coverage, the employee must file a written election with the employer and pay the requisite contribution within the earliest of the three timelines specified in the statute. Importantly, since the statutory timeline for electing coverage is dependent upon when the employer provided notice, employers are well served to seek counsel in determining if they are complying with the technical aspects of the notice requirements.

## **COBRA Coverage Subsidies Extended**

In other COBRA news, the 2009 American Reinvestment and Recovery Act, which created subsidized health care premiums for employees involuntarily separated from employment between September 1, 2008, and December 31, 2009, was extended by Congress in late December and again in early March to cover employees involuntarily separated through March 31, 2010. Under the extended program, eligible individuals pay 35% of their COBRA premium, and the balance is reimbursed to the coverage provider through a tax credit. The federal premium reduction is now also available for 15 months from the date of separation, and, under Ohio's mini-COBRA statute the premium subsidiary is now also available for 15 months from the date of separation. To ensure that your company understands its compliance obligations, please contact Megan Boiarsky or your CPM attorney.