

## COBRA Benefits and Disabilities

If someone in your family has severe special needs they may qualify for an additional 11 months of COBRA benefits.

**Do you have to receive Social Security in order to qualify?** NO

Social Security Disability Determination Offices only has to say the individual is disabled. The person does not have to qualify for SS cash benefits. If the person does qualify for Social Security cash benefits, it is important to send a copy of the "award letter" to the health plan. If not you will need to get a "disability determination" from the Social Security office.

**How do I get a "disability determination" from Social Security?**

Local Social Security offices are not often able to determine if a person has a disability in order to get extra COBRA benefits. This is generally done through the Social Security Disability Determination office. However, you must make an appointment with the SS office nearest you. Call Social Security at 1-800-772-1213 and ask for the office nearest you. Make an appointment, and take a copy of this brochure with you. Ask them to read the following information.

" An individual does not have to meet the non-disability requirements for Title II or Title XVI to qualify for additional benefits under COBRA. However, the person does have to be determined disabled under the Social Security Act. Local field offices may find it helpful to contact their regional office for specific information about how to process the request."

**How Does COBRA help me if my child has special needs?**

Finding new health insurance can be difficult. When you are having a family situation such as job changes or divorce it can be very overwhelming.

Because COBRA benefits only last for a short time and are expensive, you should look for other insurance just as soon as possible. Until you find new insurance, COBRA may help you have more choices. *Adapted from the Indiana Parent Network*



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## Using COBRA to keep your Group Health Insurance

*Tips for families of children with special needs*



**Does your family have health insurance through your or your partners job?**

If you do, you may be able to keep your insurance for many months even if the job ends. Most employers who have more than 20 people working for them must offer COBRA benefits. COBRA is the name of the law that gives you the right to keep your insurance. COBRA is short for Consolidated Omnibus Budget Reconciliation Act of 1985.

You may keep your insurance if you quit or are laid off. You can even keep your insurance if you get fired, unless you are fired for something serious. **You and your family members also have special rights when something like a death or divorce happens in the family.** The COBRA law calls these "qualifying events."

**If you choose to keep your insurance you must pay for it.** You will have to pay the amount you usually pay plus the amount your employer has paid for you in the past. Your employer may also charge you an extra 2%. People with disabilities may be charged up to 150% of the plan's costs for months 19-29.

It is likely that COBRA will cost a lot more than what you have been paying for health insurance.

## COBRA

Paying the extra cost may be worth it. **COBRA benefits can help pay for medical care while you look for another way to insure your family.**

### Take these steps to get your COBRA benefits:

♥ When a "qualifying event" happens, call your health plan and your employers personnel office within 60 days. Their number is usually on the card that you show at the doctor's office. In some cases, your employer will also call.

♥ Write down the name of the person you talk to at the health plan office. Tell this person what kind of "qualifying event" has happened. Ask for information about your COBRA rights. Be sure to give a current address for each person who will need this information.

♥ You should get your COBRA information in about 14 days. If you do not call the health plan back. Talk to the person who you have already spoken with about your COBRA rights, and ask when you will receive your information about COBRA.

♥ Read your COBRA notice carefully. This notice should tell you who in your family is eligible for COBRA benefits. It will also tell you how much it will cost to keep the insurance and where your payments should be sent each month. If you have question, call the health plan or a trusted

friend/advisor.

♥ If you want to keep your health insurance, you must tell the health plan within 60 days. Each person in your family who is eligible to keep insurance must "elect" or choose to continue their coverage. Parents choose for their children.

♥ Mail the payment for your health insurance on time. The health plan does not have to send you a bill.

### Can COBRA benefits stop before the maximum time period?

Yes. An employer does not have to continue COBRA benefits if:

Full payment is not made within the grace period, usually 31 days from the due date.

A person becomes covered by another plan without any limits, based on previous illness.

A person who is covered by COBRA because of a divorce, remarries and is covered under their new spouse's group health plan without any limits based on previous illness.

The employer no longer provides group health benefits to any employees.