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New COBRA Notices Are Now Available on the Department of Labor Website

Just a note to let you know that the updated COBRA model General and Election Notices can now be found at www.dol.gov/ebsa/compliance_assistance.html.

The Consolidated Omnibus Budget Reconciliation Act of 1985 ("COBRA") provides certain employees and their spouses and dependents the right to continue health coverage at the employer's group rates after coverage otherwise would end. COBRA generally obligates employers with 20 or more employees to offer COBRA coverage when coverage is lost due to certain qualifying events, and to notify employees of the availability of such coverage through various notices during and after employment. These notices include a "General Notice" that describes general COBRA rights and employee obligations, and an "Election Notice" that describes the rights to continuation coverage and explains how to make a COBRA election.

The Department of Labor ("DOL") recently published an updated model General Notice and an updated model Election Notice. The updated model notices contain information regarding the Health Insurance Marketplace established by the Affordable Care Act, including information regarding the individual's right to obtain coverage through the Marketplace and information regarding coverage and cost differences between the Marketplace and COBRA coverage. Because the model notices are general templates, employers should consider whether further revisions are necessitated due to state law or unique employer practices.

There are also "COBRA Continuation Health Coverage FAQs" provided with the new notices on the DOL's website. These can be accessed through the link provided above as well.

Should you need any assistance revising your COBRA notices or have any questions regarding this or any other employee-benefits-related topic, please feel free to contact [Chris Crevasse](#) or [Clay Walts](#) of our [Employee Benefits & Executive Compensation Practice Group](#).

The opinions expressed in this bulletin are intended for general guidance only. They are not intended as recommendations for specific situations. As always, readers should consult a qualified attorney for specific legal guidance. Should you need assistance from a Miller & Martin attorney, please call 1-800-275-7303.

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