

COBRA-Employer's Guide to the Federal Health Insurance Rules - 13th Edition

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All employers with 20 or more employees who provide health and medical benefits must comply with the federal health insurance law – called COBRA. The law gives employees and their dependents the **right to continue converge** under their employer’s health plan after termination, resignation, divorce, death, layoff, and other qualifying events. In addition, California law requires covered employers to provide supplemental insurance protection and written disclosures. This publication reviews the rules in a concise and understandable manner. Among the subjects addressed in the publication are the following:

- **COBRA Amendments**
- **IRS Regulations**
- **Examination Of All COBRA Rules**
- **Sanctions And Penalties**
- **29-Month Continuation Period**
- **Insurance Portability Rules**
- **California Rules**
- **HIPP Notice For California Workers**

- **Sample COBRA And State Notices**
- **Rules On Pre-existing Conditions**
- **Disability Requirements**
- **Premium Assistance**
- **Effect Of Multiple Qualifying Events**
- **Standards For Measuring The COBRA Continuation Period**
- **Definition Of “Gross Misconduct”**

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