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HR411® COBRA Administration Checklist

This checklist provides a step-by-step overview of COBRA administration. Related resources can be found to the right of each step. For more detailed information, read our COBRA Guide.

QUESTIONS ABOUT COBRA? Contact the [HR HelpDesk](#) to speak with an HR Professional

COBRA Administration Steps	Related Resources
<input type="checkbox"/> Provide <i>General Notice of COBRA Rights</i> when plan becomes subject to COBRA Provide <i>Initial Notice of COBRA Rights</i> to all covered employees and family members when a health plan first becomes subject to COBRA. This notice must also be provided at the time an individual's coverage begins, including when a new employee obtains coverage and when spouses are added.	Forms: <ul style="list-style-type: none">• COBRA General Notice
<input type="checkbox"/> Alert plan administrator of qualifying event When certain qualifying events occur (including the death of a covered employee, termination or reduction in hours, and the employee becoming entitled to Medicare), the employer must notify the plan administrator within 30 days.	Forms: <ul style="list-style-type: none">• COBRA Notice of Qualifying Event• COBRA Notice Distribution Chart
<input type="checkbox"/> Provide <i>COBRA Election Notice</i> after a qualifying event Within 14 days of receiving notice of a qualifying event, plan administrator must provide a <i>COBRA Election Notice</i> to employee and his or her covered dependents.	Forms: <ul style="list-style-type: none">• COBRA Election Form
<input type="checkbox"/> Employee or qualified beneficiary elects, or waives right to, coverage Employees and their covered dependents have 60 days to elect coverage, beginning from the later of the date the election notice is provided, or the date on which the qualified beneficiary would otherwise lose coverage.	Forms: <ul style="list-style-type: none">• COBRA Election Form

☐ **Employee/qualified beneficiary makes COBRA continuation payment**

If coverage is elected, employee pays 100% of the premium (employer may also charge 2% administrative fee) on monthly, or other agreed upon, basis. Plans must provide at least 45 days after the election before requiring an initial premium payment.

Forms:

- [COBRA Payment Voucher](#)

☐ **Record COBRA payments**

Keep a record of all COBRA payments received. Plans are permitted to terminate continuation coverage if full payment is not received before the end of the 30-day grace period.

Forms:

- [COBRA Payment Record](#)

☐ **Termination of coverage at “maximum coverage period”**

The length of time for which continuation coverage must be made available (the “maximum period” of continuation coverage, either 18, 29, or 36 months) depends on the type of qualifying event.

Forms:

- [COBRA Timeline](#)

☐ **Provide for disability extension, if applicable**

If any one of the qualified beneficiaries is disabled and meets certain requirements, all qualified beneficiaries receiving continuation coverage due to a single qualifying event are entitled to an 11-month extension of the maximum period of coverage. During this time, the plan can charge qualified beneficiaries an increased premium (up to 150% of the cost of coverage).

Forms:

- [COBRA Timeline](#)