

# Events That Terminate COBRA Coverage Early

A group health plan may terminate continuation coverage earlier than the end of the maximum period for any of the following reasons:

- Premiums are not fully paid within time limits;
- The employer ceases to maintain any group health plan;
- A COBRA beneficiary starts coverage under another group health plan after electing COBRA (as long as that plan doesn't impose an exclusion or limitation with respect to a preexisting condition of the qualified beneficiary);
- A qualified beneficiary becomes entitled to Medicare benefits **after** electing COBRA;
- A COBRA beneficiary engages in conduct that would justify the plan in terminating coverage of a similar participant/beneficiary who is not on COBRA (i.e., fraud).

## Early Termination Notice

If COBRA is terminated early, the plan must provide the qualified beneficiary with an [early termination notice](#).