

Events that Extend COBRA

Extension of an 18-month Period of Continuation Coverage

There are [two circumstances](#) in which individuals who are entitled to an 18-month maximum period of COBRA can become entitled to an extension of coverage. The first is when one of the qualified beneficiaries is disabled. The second is when a second qualifying event occurs.

Disability

If one of the qualified beneficiaries in a family is disabled (and meets certain requirements), all of the qualified beneficiaries in that family are entitled to an 11-month extension of COBRA continuation coverage, for a total of up to **29 months**. During the 11-month disability extension, a group health plan may charge an increased premium, up to 150 percent of the premium for the coverage. To qualify for a disability extension:

- The disabled qualified beneficiary must be determined by the Social Security Administration (SSA) to be disabled some time before the 60th day of COBRA coverage; **and**
- The disability must continue during the rest of the initial 18-month period of COBRA coverage.

Individuals Must Notify Plan of Disability

To receive an extension of COBRA for disability, the disabled qualified beneficiary (or another person on his or her behalf) is obligated to notify the plan of the disability determination.

Early Termination of Extensions for Disability

The right to the disability extension may be terminated if the Social Security Administration determines that the qualified beneficiary is no longer disabled.

Second Qualifying Event- Up to 36 Months of COBRA

An 18-month extension may be available to individuals already receiving a typical 18 months of COBRA- for a total of up to **36 months**. A second qualifying event could be:

- Death of the employee,
- Divorce or legal separation of the employee and spouse,
- The employee becoming entitled to Medicare, or
- A child's loss of dependent child status under the plan.