

Medicare & COBRA <https://www.medicare.gov/pubs/pdf/02179-Medicare-Coordination-Benefits-Payer.pdf>

COBRA is a federal law that may allow you to temporarily keep employer health coverage after the employment ends or after you lose coverage as a dependent of the covered employee. This is called “continuation coverage.”

If and when you should elect COBRA coverage can be a very complicated decision. When you lose employer coverage and you have Medicare, you need to be aware of your COBRA election period, your Medicare Part B enrollment period, and your Medigap Open Enrollment Period. These may all have different deadlines that overlap, so be aware that what you decide about one type of coverage (COBRA, Part B, and Medigap) might cause you to lose rights under one of the other types of coverage.

Being on COBRA when you turn age 65 is not a reason to delay enrollment in Medicare Parts A, B and D. You must enroll at age 65 or pay a penalty when you enroll later. Also, some COBRA plans will not pay unless you have Medicare.

Where can I get more information?

Before you elect COBRA coverage, you can talk with your State Health Insurance Benefits Advisors (SHIBA) about Medicare Part B and Medicare Supplement (Medigap) Insurance.

Call SHIBA at 1-800-562-6900