

	Covered Employers and Plans	Qualified Beneficiaries	Qualifying Events	COBRA Duration	Maximum Premium Amount
Federal	Employers with 20+ employees Plans include: Medical, dental, vision, Flexible Spending Accounts (FSAs), and Health Reimbursement Arrangements/Medical Expense Reimbursement Plans (HRAs/MERPs)	Employees, spouses, and dependent children	For employees: - Voluntary or involuntary termination of employment (other than gross misconduct) - Reduction in the number of hours of employment For spouses: All of the above plus: - Employee aging into Medicare, if resulting in loss of eligibility for group plan - Divorce or legal separation from the employee - Death of the employee For dependent children: All events under "For spouses" above, plus: - Loss of dependent child status	- Generally 18 months; or 36 months for a spouse or dependent child, if the qualifying event is divorce, legal separation, or the employee ages into Medicare 36 months for a dependent child, if that child loses dependent child status under plan 36 months for any qualified beneficiary who experiences a second qualifying event 29 months for all of a family's qualified beneficiaries, if one of the qualifying beneficiaries in a family is disabled and meets certain requirements	102% of the premium - However, a plan can charge qualified beneficiaries eligible for the disability extension 150% of the cost the plan during the final 11 months of COBRA coverage
Alabama	See Federal.	See Federal.	See Federal.	See Federal.	See Federal.
Alaska	See Federal.	See Federal.	See Federal.	See Federal.	See Federal.
Arizona	Employers with fewer than 20 employees Medical, dental, and vision	Employees and dependents who were covered by the plan for at least 3 months prior to a qualifying event	- Termination (except for gross misconduct) - Divorce or legal separation - Loss of dependent status - Employee enrolls in Medicare, if resulting in loss of eligibility for group plan - Employee death	18 months; 36 months if there is a second qualifying event	105% of the premium; 150% during disability duration



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Arkansas	Employers with fewer than 20 employees Medical plans only.	Employees and dependents who have been continuously insured for at least 3 months prior to a qualifying event	• Termination • Change in marital status • Termination of membership in a class eligible for coverage	120 days	Not specified
California	• Employers with 2-19 employees • For employers with 20+ employees and fully insured medical plans, Cal-COBRA may extend continuation coverage for up to 36 months. Cal-COBRA extension after 18 months does not apply to dental and vision plans.	Any individual who is an enrollee in a group health plan on the day before a qualifying event	• Termination (except for gross misconduct) • Reduction in hours • Divorce or legal separation • Loss of dependent status • Employee enrolls in Medicare, if resulting in a loss of eligibility for group plan • Employee death	36 months. This can be 36 months of Cal-COBRA alone or 18 months of federal COBRA followed by 18 months of Cal-COBRA	110% of the premium; 150% after the first 18 months of continuation coverage for disability
Colorado	Employers with fewer than 20 employees Medical plans only	Employee and dependents, when the employee has been continuously covered for at least 6 months	• Termination • Employee's death • Change in marital status (or civil union status) of an eligible employee • Reduction in hours	18 months	Not specified
Connecticut	All employers Medical, dental, and vision plans	• Employee • Employee's spouse • Unmarried children who are under 26 • Stepchildren (on the same basis as biological children)	• Layoff • Reduction in hours • Employee death • Divorce or legal separation • Loss of dependent status • Leave of absence • Termination (except for gross misconduct) • Employee enrolls in Medicare, if resulting in loss of eligibility under group plan	30 months for layoff, reduction in hours, leave of absence, or termination; 36 months for employee's death, divorce, Medicare eligibility, if resulting in loss of eligibility for group plan, or loss of dependent status	102% of the premium



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Delaware	Employers with fewer than 20 employees Medical plans only	Employees and dependents who have been continuously insured for at least 3 months prior to a qualifying event	- Employee's death - Employee's termination (other than gross misconduct) or reduction of hours - Divorce or legal separation - Eligibility for Medicare, if resulting in loss of eligibility for group plan - Loss of dependent child status - Certain employer bankruptcies	9 months	102% of the premium
Florida	Employers with fewer than 20 employees Medical plans only	Employees and dependents	- Employee death - Termination (except termination for gross misconduct) or reduction in hours - Divorce or legal separation - Employee enrolls in Medicare, if resulting in loss of eligibility for group plan - Loss of dependent child status - A retiree or the spouse or child of a retiree losing coverage within 1 year before or after the employer's bankruptcy	18 months; 29 months for disability	115% of the premium; 150% of the premium during 11-month disability extension
Georgia	Employers with fewer than 20 employees Medical plans only	Employees and dependents covered under the plan for 6 months prior to termination	Any event that results in loss of coverage, except termination for cause	3 months starting after month in which coverage was lost	Not specified
Hawaii	All employers	Employees who have been employed for 4 consecutive weeks	If an employee is hospitalized or otherwise prevented from working due to sickness	3 months following the month the employee becomes hospitalized or stops working, or the period the employer pays regular wages; whichever is longer	Employers must continue to cover the premium costs for the three months



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Idaho	See Federal.	See Federal.	See Federal.	See Federal.	See Federal.
Illinois	All employers Medical plans only	- Employees and dependents who were continuously covered for 3 months before the qualifying event - Divorced or widowed spouses (any age) and dependent children	- Loss of coverage due to termination or reduction in hours - Also, divorce from the employee, death of the employee, or retirement of the employee may be qualifying events under spousal continuation	12 months; 2 years for divorced/widowed spouses, under age 55, and children Time of the qualifying event: If 55 or older, the maximum period of coverage extends until Medicare eligibility	100% of the premium; for spouses 55 or older, 120% after first two years of coverage.
Indiana	See Federal.	See Federal.	See Federal.	See Federal.	See Federal.
Iowa	All employers Medical plans only	Employees and dependents who were continuously covered for 3 months before the qualifying event	- Termination of employment (including permanent or temporary layoff and approved leave of absence) - Employee death - Dissolution or annulment of marriage	9 months	100% of the premium
Kansas	Employers with fewer than 20 employees Medical plans only	Employees and dependents who were continuously covered for 3 months before the qualifying event	Any event that results in loss of coverage	18 months	100% of the premium
Kentucky	Employers with fewer than 20 employees Medical plans only	Employees and their covered dependents, if they have been covered by the group policy for at least 3 months.	- Termination of group membership of the covered employee - Death of the covered employee - Loss of dependent child status under the group policy - Dissolution of marriage between the covered employee and his or her spouse	18 months	Not specified



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Louisiana	Employers with fewer than 20 employees Medical plans only	Employees and their eligible dependents who have been continuously insured under the group policy for at least 3 consecutive months prior to the qualifying event	When coverage would otherwise end due to the death, divorce, or termination of employment or of membership in the class eligible for coverage under the policy. A surviving spouse 50 or older whose eligibility for group coverage terminates due to the covered employee's death may continue coverage, and provide coverage to covered dependents at the time of death.	Generally 12 months; however, spousal continuation coverage may not be terminated unless certain events occur	100% of the premium
Maine	Employers with fewer than 20 employees Medical plans only	Employees who have been employed for at least 6 months and dependents covered under the group policy for at least 3 months, unless the dependents were not eligible for coverage until after the beginning of the 3-month period	Continuation coverage must be provided for eligible employees and dependents when group insurance coverage terminates due to: - The employee is temporarily laid off - The employee loses employment because of an injury or disease that would be covered under workers' compensation	1 year from the last day of work	102% of the premium
Maryland	All employers Medical plans only	Employees who have been continuously covered by the plan for at least 3 months prior to termination; in the event of death or divorce, spouses who were covered 30 days prior to the event and dependents covered immediately before the event.	- Termination (other than for cause) - Death of covered employee - Divorce	- Generally 18 months. However, state COBRA for divorced spouses ends when the spouse: - Becomes eligible for another group health benefit plan or Medicare - Becomes covered under an individual health policy - Fails to pay premiums on time - Decides to remarry - Drops the coverage - Employer no longer offers any plan For a dependent child, state COBRA ends when the child would no longer qualify for coverage had there been no divorce.	102% of the premium



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Massachusetts	Employers with fewer than 20 employees Medical, dental, and vision	Employee and covered dependents	• Death of employee • Termination (other than by reason of gross misconduct) • Reduction in hours • Divorce or legal separation • Employee enrolls in Medicare, if resulting in loss of eligibility under group plan • Loss of dependent child status under the plan	• 18 months for termination or reduction of hours • 36 months for employee's death, divorce/legal separation, employee ages into Medicare, or if dependent child is no longer considered a dependent • Certain disabled qualified beneficiaries may also be able to extend coverage to 29 months	102% of the premium; 150% of the premium for disability period
Michigan	See federal	See federal	See federal	See federal	See federal
Minnesota	Employers with 2 or more employees Medical plans only	Employee and covered dependents	• Termination (except for gross misconduct) • Reduction in hours • Legally separated or divorced • Covered child no longer qualifies as a dependent • Employee becomes totally disabled • Employee death • Employee enrolls in Medicare, if resulting in loss of eligibility under group plan	18 months or 36 months, depending upon the qualifying event. However, under Minnesota law, an employee who becomes totally disabled while employed can remain in the group health plan indefinitely.	102% of the premium
Mississippi	Employers with fewer than 20 employees Medical plans only	Employees and eligible dependents continuously insured for 3 consecutive months	• Termination • Death of the employee • Divorce of the employee from spouse • Employee enrolls in Medicare, if resulting in loss of eligibility under group plan • A child ceases to be an eligible dependent	12 months	100% of the premium



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Missouri	Employers with fewer than 20 employees Medical plans only	Employees, spouses, and dependents	- Termination (for reasons other than gross misconduct) or a reduction in hours - Death of the employee - Divorce or legal separation - Employee enrolls in Medicare, if resulting in loss of eligibility under group plan - Loss of child coverage due to age	Up to 18 months. However, coverage may be extended up to 36 months if other qualifying events occur during the initial 18-month coverage period. Former and surviving spouses of covered employees may be eligible for an extended period of state mini COBRA (including coverage for any dependent children) following the expiration of federal COBRA.	102% of the premium
Montana	See Federal.	See Federal.	See Federal.	See Federal.	See Federal.
Nebraska	Employers with fewer than 20 employees Medical plans only	Employees, eligible spouses, and dependents	- Involuntary termination of employment (for reasons other than misconduct) - Death of a covered employee	6 months for involuntary termination 12 months for the employee's death 18 months for victims of domestic abuse	102% of the premium
Nevada	All employers Medical, dental, and vision	Employees and dependents	Employee is on unpaid leave as a result of a total disability	12 months	Not specified
New Hampshire	Employers with more than one employee Medical, dental, and vision	Employees, spouses, and dependents	- Termination (other than for gross misconduct) - Layoff - Declared disabled - Employee's death - Divorce or legal separation - Loss of dependent child status - Certain circumstances under an employer's bankruptcy	Generally, either 18 months, 29 months, or 36 months, depending on the qualifying event.	102% of the premium



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New Jersey	Employers with 2 to 50 eligible employees working at least 25 hours per week. Employers with 20 to 50 employees must comply with both federal COBRA and state COBRA. Medical, dental, and vision	Employees and dependents	- Termination (other than for cause) - Reduction in hours to less than 25 per week - Employee's death - Divorce or dissolution of a civil union or domestic partnership - Loss of dependent child status	18 months for employees in the event of termination or reduction in hours 29 months for an employee determined to have been disabled under the Social Security Act	102% of the premium; 150% of the premium for employees determined to be disabled under the Social Security Act
New Mexico	All employers Medical plans only	Employees and dependents	- Termination - Death of the employee - Divorce, annulment, dissolution of marriage, or legal separation	6 months	Not specified
New York	Employers with fewer than 20 employees Medical plans only Note: Individuals in NY subject to federal COBRA may be eligible for an extension under state law.	Employees, spouses, and dependent children	- Termination (for any reason) - Reduction in work hours - Employee death - Divorce or legal separation - Employee enrolls in Medicare, if resulting in loss of eligibility under group plan - Loss of dependent child status	36 months	102% of the premium
North Carolina	All employers Medical plans only	Employees, spouses, and dependents who have been continuously insured for 3 consecutive months prior to qualifying event	- Termination (for any reason) - Reduction in hours - Loss of eligible employee status	18 months	102% of the premium
North Dakota	Employers with fewer than 20 employees Medical plans only	Employees, spouses, and dependents continuously insured during 3-month period ending with termination	- Termination of employment or membership in the group eligible for coverage - Upon entry of a decree of annulment of marriage or divorce	39 weeks in the event of termination of employment or coverage eligibility 36 months upon entry of a decree of annulment of marriage or divorce	100% of the premium; 102% for divorce/annulment



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Ohio	All employers Medical plans only, including self-funded plans	Employees and eligible dependents. The employee must have been continuously insured under the group policy during the 3-month period ending with termination.	Involuntary termination (other than for gross misconduct)	12 months	100% of the premium
Oklahoma	Employers with fewer than 20 employees Medical plans only	Employees and dependents	Termination of group health insurance for any reason other than termination of employment for gross misconduct or termination of the group plan	At least 63 days. An employee covered for at least 6 months and whose employment is terminated may be entitled to an extension of at least 3 months (basic coverage) or 6 months (major medical).	100% of the premium
Oregon	Employers with fewer than 20 employees Medical, dental, and vision	Employee must have been insured continuously during the 3 month period ending on the date of the qualifying event. A spouse or dependent child must have been covered on the day before the qualifying event.	• Voluntary or involuntary termination • Reduction in hours • Employee enrolls in Medicare, if resulting in loss of eligibility under group plan • Loss of dependent child status • Covered employee's death • Dissolution of marriage between the covered employee and his or her spouse	9 months	100% of the premium
Pennsylvania	Employers with fewer than 20 employees Medical plans only	Employee or eligible spouse and dependent must have been continuously insured for 3 consecutive months ending with the termination of coverage	• Employee's death • Termination • Reduction in hours • Divorce or legal separation • Employee enrolls in Medicare, if resulting in loss of eligibility under group plan • Loss of dependent child status • Employer bankruptcy	9 months	105% of the premium



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Rhode Island	All employers, except those in the construction industry with certain multiemployer plans Medical, dental, and vision	Employees, spouses, and dependents	• Involuntary layoff • Employee's death • The employee's workplace ceases to exist • A permanent reduction in the size of the workforce • Divorce	Generally 18 months; for divorce – until remarriage, time provided by judgment; or former spouse becomes eligible for comparable group health plan	100% of the premium
South Carolina	All employers Medical plans only	All eligible employees and dependents who have been continuously covered under the group policy for at least 6 months	Termination of group insurance for any reason other than non-payment of the required contribution	Remainder of the month in which coverage ends, plus 6 months	100% of the premium
South Dakota	Employers with fewer than 20 employees Medical plans only	Employees and eligible dependents	• Termination (other than for gross misconduct) • Employer termination of group coverage • Employee's death • Loss of eligibility as qualified family member • A qualified beneficiary is ineligible for Medicare • Employee enrolls in Medicare, if resulting in loss of eligibility under group plan • Divorce or legal separation	• 18 months for termination of employment or group coverage • 29 months if the individual is determined to be disabled during the first 60 days of continuation coverage • 36 months for certain other qualifying events	102% of the premium; 150% of the premium after 18 months
Tennessee	All employers Medical plans only	Employees, spouses, and dependents that were continuously insured for at least 3 months immediately prior to coverage termination	• Termination of employee coverage for any reason, except for: • Discontinuance of the policy • The employee's failure to pay any required contribution • Employee enrolls in Medicare, if resulting in loss of eligibility under group plan	• In the event of termination, the fractional policy month remaining at termination, plus up to 3 additional months • In the event of divorce or death of an insured spouse, the fractional policy month remaining at termination, plus up to 15 additional months • For individuals whose coverage is terminated during pregnancy, the fractional month remaining at termination, plus at least 6 months after the pregnancy	100% of the premium

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Texas	All employers Medical plans only	Employees, spouses, and dependents who have been continuously insured for at least 3 consecutive months immediately prior to coverage termination	- Termination of coverage for any reason (including discontinuance of the group policy) other than involuntary termination for cause (excluding any health-related cause) - For spouses and dependents, retirement or death of the employee or severance of the family relationship	In general, 9 months if federal COBRA does not apply, or for an additional 6 months after federal COBRA coverage ends, 3 years if severance of family relationship, employee's death, or retirement.	102% of the premium
Utah	Employers with fewer than 20 employees Medical, dental, and vision	Employees and dependents covered for 3 months immediately before the qualifying event	- Voluntary or involuntary termination (except for gross misconduct) - Retirement - Death - Divorce or legal separation - Loss of dependent status - Sabbatical - Disability - Leave of absence - Reduction of hours	12 months	102% of the premium
Vermont	Employers with fewer than 20 employees Medical and Dental	Employees and dependents	- Loss of employment (other than for misconduct), including a reduction in hours - Divorce, civil union dissolution, or legal separation - A child no longer qualifying as a dependent child - Death of the covered employee	18 months	102% of the premium
Virginia	Employers with fewer than 20 employees Medical plans only	Employees or family members who have been continuously insured during the entire 3 month period immediately before termination of coverage eligibility	Termination of the person's eligibility for coverage prior to that person becoming eligible for Medicare or Medicaid benefits	12 months	102% of the premium



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Washington D.C.	Employers with fewer than 20 employees Medical plans only	Employees and dependents	Any event that results in loss of coverage, except termination for gross misconduct	3 months	102% of the premium
Washington	All employers Medical plans only	Employees whose salaries are suspended or terminated as a result of strike, lockout, or other labor dispute	Strike, lockout, or other labor dispute	6 months	100% of the premium
West Virginia	Employers with fewer than 20 employees Medical plans only	Employee and spouse or dependents	Involuntary layoff or termination (for reasons other than misconduct) that would disqualify the employee for unemployment benefits	18 months	100% of the premium
Wisconsin	Group policies issued to employers of any size Medical plans only	Employee, spouse, and dependents who have been continuously covered for at least 3 months	- Divorce or annulment - Voluntarily or involuntarily losing coverage eligibility (other than discharge for misconduct) - Death of the covered employee	18 months	100% of the premium
Wyoming	Employers with fewer than 20 employees Medical plans only	Employees and covered dependents who have been continuously insured during the entire 3-month period ending with the termination	Termination of employment or eligibility for coverage	12 months	102% of the premium

