

LEGAL EASE


OHIO'S "BABY COBRA" LAW

"Baby COBRA" is a nickname for state laws (continuation of coverage statute in the Ohio Revised Code) that parallel the federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), which allows workers who lose their employer-sponsored health insurance to continue coverage for a limited time at their own expense.

COBRA applies to employers with twenty or more employees; Ohio's smaller employers must comply with our state's "Baby COBRA" law.

To be eligible for Baby COBRA, an employee must have been covered under the group health plan for the previous three months, must not be covered under Medicare or another health plan and must be entitled to unemployment compensation benefits at the time of termination. See chart below for other differences.

	OHIO "BABY COBRA"	FEDERAL COBRA
LENGTH OF COVERAGE	Up to 6 months	Generally 18 months; max 36 months
ELIGIBILITY	Must be covered for at least three months before loss of coverage	Must be covered one day before loss of coverage
INITIAL PREMIUM PAYMENT DUE	10-31 days after loss of coverage	45-day grace period
COST TO EMPLOYEE	May not exceed cost of coverage under group policy	Employer may add 2 percent administrative fee

 FOR DETAILS ABOUT YOUR RIGHTS AND RESPONSIBILITIES UNDER OHIO'S "BABY COBRA" LAW, CONSULT LEGAL COUNSEL.



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