

The Connecticut General Assembly



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HOUSE APPROVES BILL TO EXPAND HEALTH BENEFITS FOR UNEMPLOYED WORKERS

House Speaker Christopher G. Donovan (D-Meriden) and State Representative Steve Fontana (D-North Haven), chair of the state legislature's Insurance & Real Estate Committee, announced that a bill extending state COBRA coverage for unemployed workers from 18 months to 30 months passed the Connecticut House of Representatives unanimously.

"At a time when so many Connecticut families are experiencing job loss, this bill will give them some peace of mind and a greater sense of security as they look for employment and affordable replacement health coverage. It is good public policy, and I am pleased to see the strong bipartisan support that it received," said Speaker Donovan.

"Thousands of Connecticut families have lost their jobs in this devastating recession, and every day now may be on the verge of losing their family's health insurance," said Representative Fontana. "This bill will provide them with continued access to their health insurance coverage for an additional year."

House Bill 5219, An Act Extending State Continuation of Health Insurance Coverage, will provide people with the option of continuing their employer sponsored health coverage under COBRA for a total of 30 months after they are laid off. Under the state's COBRA former employees who choose to temporarily stay on their employer's group policy pay up to 102% of the premium cost. The bill passed today would allow people who are ineligible to receive federal COBRA or whose federal COBRA has run out, to maintain their benefits for a longer period than previously permitted. It will allow them to take advantage of group insurance rates, while they look for employment and replacement health coverage.

The federal Consolidated Omnibus Budget Reconciliation Act (COBRA) allows employees at businesses with 20 or more employees to continue their health insurance coverage after leaving their employment. Connecticut, however, also has

its own “mini COBRA” law that applies to employers regardless of size, including those with fewer than 20 employees, and requires that, if a person's prior plan covered a preexisting condition, the condition must also be covered under COBRA.

The bill will now go to the state senate for consideration.

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