

## **The American Recovery and Reimbursement Act of 2009**

- The Act modifies some COBRA provisions. Its modifications apply to both Federal and State COBRA.
- Where the employer offers you choices, the plan may permit you to select a different health care option for your COBRA continuation than the one you subscribed to while employed.
- This legislation provides a maximum nine month government subsidy of 65% of the COBRA premium for those continuants who have involuntarily lost employer coverage after 1st September 2008 and before 31st December 2009, and were not or are not eligible for any other employer sponsored plan. Loss of coverage due to death of a spouse or parent is not considered involuntary for purposes of qualifying for re-imburement.
- The legislation provides a period of retroactive enrollment for those who have lost coverage between 1st September 2008 and 28th February 2009.

The information in this document is intended to reflect legislation in effect as of the date it was prepared. It is not legal advice, and is not to be taken as complete or comprehensive.