

Who is entitled to COBRA Coverage?

Employers and plan administrators should know who is entitled to COBRA coverage. Problems can arise if COBRA is not offered to someone who is eligible or if it is offered to a person who is not eligible to elect COBRA coverage.

Under the COBRA rules, a “**qualifying event**” triggers COBRA coverage for the “**qualified beneficiary**”.

A **Qualified Beneficiary** is an individual covered by a group health plan on the day before the qualifying event. A QB can be:

- The Employee;
- The employee’s spouse; and/or
- The employee’s dependent child(ren)

In some cases, a retired employee (and his/her spouse and/or dependent children) can be a Qualified Beneficiary. In addition, a child born to or placed for adoption with the covered employee during the COBRA period will become a Qualified Beneficiary.

Depending on the plan’s eligibility rules, agents, independent contractors and directors could also be Qualified Beneficiaries.
