



Connecticut Extends Continuation of Group Health Insurance to 30 Months

Gowrie Group is happy to provide you with the latest information regarding the new Connecticut law, effective May 5, 2010, that now permits employees/group certificate-holders who lose coverage under a Connecticut fully insured employer group health policy to elect continuation of coverage **for up to 30 months** for a qualifying event such as, layoff, reduction of hours, leave of absence, or termination of employment.

This new requirement to extend continuation for a total of 30 months:

- **Applies to** fully insured group health plans issued in Connecticut for employer groups under and over 20 employees.
- **Does not apply to** self-insured plans, plans not issued through the Connecticut Insurance Department, or to stand-alone dental, vision or prescription drug coverage policies.

Employees and plan participants who are eligible for the extended 30 months of continuation coverage are those who have a qualifying event on or after May 5, 2010, as well as those who are currently in the middle of an 18 month continuation period. The law does not create a second right to elect continuation coverage.

As for the federal COBRA Subsidy under the American Recovery and Reinvestment Act (ARRA) that was previously extended to provide a subsidy to individuals experiencing a qualifying event of involuntary termination occurring on or before May 31, 2010, the COBRA subsidy period remains 15 months. Connecticut's extension of the continuation coverage period to 30 months does not alter or extend the COBRA Subsidy period of 15 months.

To access a copy of the Connecticut Insurance Department's Bulletin (HC-77) dated May 11, 2010 which further explains this new law please [click here](#).

As always, Gowrie Group will continue to keep you posted on the ever changing climate of Health Care. Please feel free to call our benefits team at 860.399.5945, or Michelle or me directly with any questions.

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