



Connecticut Department of Insurance Issues a New Model CT Continuation Notice Form for the 30 Month Extended Coverage

Gowrie Group is committed to keeping you informed regarding the ever changing COBRA landscape. The Connecticut Department of Insurance has recently released a new model Notice for current and future COBRA or state continuation beneficiaries that specifies their eligibility for extended continuation coverage for up to 30 months. This Notice going forward should replace any prior COBRA or state continuation forms and may be used for groups under and over 20 employees.

Effective May 5, 2010, Public Act 10-13 extended coverage for certain employees who elect continuation of health coverage for up to 30 months for individuals who lose coverage due to a lay-off, termination of employment (except for gross misconduct), leave of absence or reduction in hours. This change applies to employees covered under Connecticut fully insured small employer and large employer plans. Individuals who are currently on state or federal COBRA as of May 5, 2010, or individuals who experience a qualifying event as of May 5, 2010 are impacted by this law.

You can access the [new Notice Form on the Department's website.](#)

The Connecticut Insurance Department has published a list of useful [Frequently Asked Questions](#) pertaining to the department's interpretation of the new law.

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

As always, Gowrie Group will continue to keep you posted on the ever changing climate of Health Care. Please visit our new [Health Care Reform News Section](#) on our website to access past updates and related information. You can call our benefits team at 860.399.5945, or Michelle or me directly with questions at anytime.

Skip Young

President and Principal, Benefits Division

Gowrie Group

skipy@gowrie.com

p: 860.399.1660

Michelle Walsh

Benefits Department Manager

Gowrie Group

michellew@gowrie.com

p: 860.399.3657