

# Group Health Insurance 3

## Continuation/"mini-COBRA"

- Less than 20 employees
- Leave employment for any reason other than gross misconduct
- 18 months (normal), premiums may be 115% of group premium during this time
- + 11 months (disabled), premiums may be 150% of group premium during this time

## Conversion

- Same insurer
- Premium goes up
- Health issues may affect premium rate, but may not exceed 200% of the standard risk rate
- Group plans **MUST** allow for a conversion (usually given 30 or 31 days to convert)
- Written application and the first premium must be made no later than 63 days of termination of the group policy
- The employee will *not* be allowed to convert if:
  - The group plan ended because of premium lapse
  - The group coverage was replaced by similar group coverage within 31 days of discontinuance