

What are Qualifying Events?

“Qualifying events” are events that cause an individual to lose group health coverage. The type of qualifying event determines who the qualified beneficiaries are for that event and the period of time that a plan must offer continuation coverage. COBRA establishes only the minimum requirements for continuation coverage. A plan may always choose to provide longer periods of continuation coverage and may choose to contribute toward the cost of the coverage.

The following are qualifying events for a **covered employee** if they cause the covered employee to lose coverage:

- Termination of the covered employee’s employment for any reason other than “gross misconduct”; or
- Reduction in the covered employee’s hours of employment

The following are qualifying events for a **spouse** and **dependent child** of a covered employee if they cause the spouse or dependent to lose coverage:

- Termination of the covered employee’s employment for any reason other than “gross misconduct”.
 - Reduction in hours worked by the covered employee;
 - Covered employee becomes entitled to Medicare;
 - Divorce or legal separation of the spouse from the covered employee; or
 - Death of the covered employee.
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