

Rhode Island Business Group on Health

Issue Brief

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Rhode Island News:

Rhode Island Extended Medical Benefits Law Passed (“Mini COBRA”)

On April 9, 2009, Governor Carcieri signed into law [H. 6099/S. 843](#), which would provide availability of “Rhode Island Extended Benefits” (referred to as “Mini COBRA”) to individuals who became unemployed on or after September 1, 2008, giving access to COBRA subsidies under the American Recovery & Reinvestment Act (ARRA) to unemployed workers of small businesses. ARRA provides for a subsidy for COBRA participants of 65 percent of the insurance premium. Rhode Island Extended Benefits is an extension of the Federal COBRA subsidy that would apply to companies with fewer than 20 employees and companies that have closed.

The new law would **now** allow involuntarily terminated employees who did not opt to take extended benefits coverage, or took it and the coverage lapsed, to opt back into the program retroactive to March 1, 2009. The program would be more affordable as a result of the increased federal subsidy. **The enrollment window for those who would like to opt back into the program will close May 1, 2009.**

The Center for Medicare and Medicaid Services (CMS), which oversees the premium reduction program for state-based continuation of coverage programs, has stated that if a state acts to re-open its election period window, any individual who elects the new coverage and meets the criteria for the premium reduction program will receive the subsidy.

Individuals must contact their previous health insurance provider to enroll or can visit the [Office of the Health Commissioner](#) for more information.

Please visit the [RIBGH website](#) to see the February 24, 2009 Issue Brief on “Changes Impacting the Consolidated Omnibus Budget Reconciliation Act (COBRA) Continuation of Coverage/Cobra Subsidy Included in the American Recovery and Reinvestment Act of 2009” for additional information.

