



NEW YORK STATE SENATOR

Neil D. Breslin

State Senate Extends COBRA Healthcare Benefits

NEIL D. BRESLIN July 22, 2009

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Extends Health Insurance Coverage From 18 to 36 Months.

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(Albany, New York)- State Senator Neil D. Breslin (D-Delmar) is pleased to announce that the New York State Senate has passed legislation S5471, which he sponsored that will protect unemployed workers by extending their COBRA health insurance benefits from 18 months to 36 months.

COBRA allows workers to continue their group health insurance coverage for 18 months if their employment is involuntarily terminated or if they lose their coverage due to reduction in work hours. Originally, COBRA only applied to employers with 20 or more employees; to address this gap, the State's "Mini—Cobra" law was enacted which requires small employers (with less than 20 employees) to offer an 18-month State health insurance continuation benefit similar to COBRA.

As chair of the Senate Insurance Committee, Senator Breslin has consistently fought for more accessible, affordable healthcare. He recognizes that in these difficult economic times, many people are struggling. “Unemployed New Yorkers must be assured they will have health insurance coverage while in a transitional period,” said Senator Breslin. “In an economic climate where so many workers are being laid off or forced to work only part-time, it is more important than ever to alleviate some of the stress felt by families facing unemployment. This bill will protect New Yorkers by allowing them to continue their health care coverage for up to 36 months.”

Senator Breslin also noted that earlier this session he sponsored legislation that was signed into law that protects New Yorkers by allowing those who have recently lost their job to retain their health coverage at 65 percent discount of the continuation premium.

This bill would allow workers, regardless of the size of their employers, to extend their health insurance continuation benefit from 18 months to 36 months, at no direct cost to the State or employers.

Senator Breslin concluded, “this legislation will ensure that hard working New Yorkers, who have lost their jobs recently through no fault of their own, can continue receiving health care and be able to concentrate on getting back to work.”

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