

## When will COBRA coverage end?

Generally, COBRA terminates at the end of 18 months for employment termination and reduction in the number of work hours.

There are a few exceptions that may extend COBRA coverage. If these situations apply, COBRA will terminate as outlined below:

- COBRA terminates at the end of 29 months for employment termination or reduction in work hours coupled with a Social Security Disability Determination.
- COBRA terminates at the end of 36 months in cases of employee death, divorce or legal separation or dependent ceasing to be dependent.

COBRA coverage may end before the initial period:

- Payments not received within 30 days of due date
- Qualified beneficiary becomes eligible for Medicare
- Employer terminates all group coverage access (including to active employees)
- If a disabled person utilizing COBRA rights is deemed “no longer disabled” by Social Security Administration
- Determined to be ineligible for insurance coverage
- Qualified Beneficiary voluntarily **cancel coverage**. (This can be done at any point during the coverage period)

Still have questions? [Contact Us](#)

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