

# COBRA: The Developing Law

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## I. COBRA Overview: The Short Course

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### A. The Short Course Is for You

If you thought (until recently) that COBRA referred only to exotic snakes, this short course is for you. We meet you at every EBIA seminar. You are the company's accountant or recently promoted employee assigned by the boss to "figure out this COBRA stuff." You are the new hire in HR. You are the staff person for the insurance brokerage that has decided to administer COBRA for its clients.

And now you are the newly minted COBRA administrator. This short course is just for you. No legal citations and no court cases. Just a simple guide to where you're going.

**Word of Warning.** This short course is general and simple. COBRA is detailed and complex, with many exceptions and special rules. At times, COBRA is vague, even contradictory. Getting COBRA wrong can have serious legal consequences. This short course orients you. When administering COBRA, do not rely on this short course alone. You must read the rest of this manual to understand the details.

### B. What You'll Learn in the Short Course

The short course teaches you:

- the basic rules of COBRA;
- COBRA's peculiar vocabulary;
- the roles of the employer and the plan administrator in COBRA compliance, including action items, deadlines, and required paperwork; and
- the duties of the qualified beneficiary.