



U.S. Department of Labor

Employee Benefits Security Administration

COBRA Continuation Coverage Assistance Under The American Recovery And Reinvestment Act Of 2009



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The American Recovery and Reinvestment Act of 2009 (ARRA) provides for premium reductions and additional election opportunities for health benefits under the Consolidated Omnibus Budget Reconciliation Act of 1985, commonly called COBRA. Eligible individuals pay only 35 percent of their COBRA premiums and the remaining 65 percent is reimbursed to the coverage provider through a tax credit. The premium reduction applies to periods of health coverage beginning on or after February 17, 2009 and lasts for up to nine months for those eligible for COBRA during the period beginning September 1, 2008 and ending December 31, 2009 due to an involuntary termination of employment that occurred during that period. The TAA Health Coverage Improvement Act of 2009, enacted as part of ARRA, also made changes with regard to COBRA continuation coverage.

- [Statement of Secretary Hilda L. Solis](#) • [News Release](#)

For Employees

For Employers

<ul style="list-style-type: none"> ▪ Premium Reduction Fact Sheet • In Spanish ▪ Premium Reduction FAQs ▪ Review of Subsidy Denials ▪ IRS Notice 2009-27 ▪ Other IRS Information on COBRA Premium Reduction ▪ HHS Info on COBRA Premium Reduction ▪ House Committee on Ways & Means FAQs ▪ General COBRA FAQs for Employees 	<ul style="list-style-type: none"> ▪ Premium Reduction Fact Sheet • In Spanish ▪ COBRA ARRA Model Notices ▪ Premium Reduction FAQs ▪ IRS Notice 2009-27 ▪ Other IRS Information on COBRA Premium Reduction ▪ HHS Info on COBRA Premium Reduction ▪ General COBRA FAQs for Employers
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Posters and Flyers

- [Job Loss Poster](#) (8½"x11") • [In Spanish](#)
- [Job Loss Poster](#) (11"x17") • [In Spanish](#)
- [Flyer for Employers](#) • [In Spanish](#)
- [Flyer for Employees](#) • [In Spanish](#)

General Information

- [COBRA Premium Reduction Provision](#)

Compliance Webcasts

- [COBRA ARRA Second Compliance Assistance Webcast](#)
- [COBRA ARRA Compliance Webcast Archive](#)

Seminars and Workshops

- [Albany, NY](#)
- [Birmingham, AL](#)

- [Joint Explanatory Statement of the Committee of Conference on the COBRA Premium Reduction Provision](#)
- [Other Job Loss Resources](#)
- [DOL Information Related to the American Recovery and Reinvestment Act of 2009](#)
- [Dallas, TX](#)
- [Fargo, ND](#)
- [Kansas City, MO](#)
- [Newark, NJ](#)
- [Overland Park, KS](#)
- [San Francisco, CA](#)

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