Employee’s Medicare Entitlement Qualifying Event or Extension Flowchart

Active employee & family on the employer’s group health plan

Employee becomes Medicare entitled (ME) first & then experiences a qualifying event (QE), termination or reduction of hours. Get the ME & QE dates.

Employee’s Medicare entitlement (ME) causes a loss of coverage (LOC) per the terms of the group health plan.

Employee experiences a qualifying event (QE) of termination or a reduction of hours.

Spouse/dependent are offered COBRA for 36 months from the ME date.

Employee becomes Medicare entitled (ME) during the 18 months of COBRA.

Employee, spouse/dependent are offered COBRA for 18 months from the QE date.

Spouse/dependent receive 36 months of COBRA from the ME date.

If the QE occurs less than 18 months after the ME date, spouse/dependent receive 36 months of COBRA from the ME date.

If the QE occurs more than 18 months after the ME date, spouse/dependent receive 18 months of COBRA from the QE date.

Covered employee would receive 18 months of COBRA from the QE date.

Would ME cause a loss of coverage for active employees?

If no, spouse/dependent finish original 18 months of COBRA. Usual case because of Medicare Secondary Payer Rules.

If yes, 18-month extension is processed for spouse/dependents (form is filled out in-house by CSR). Rare case because of Medicare Secondary Payer Rules.

COBRA terminates for employee