



**Important information about the Delaware Mini-COBRA law**

Dear Benefits Connection Member,

As you have probably read or heard about, Delaware passed a Mini-COBRA law that became effective April 1, 2013. Your employees (that are currently) enrolled in the medical plan, are eligible for Mini-Cobra Continuation Coverage. Below you will find information regarding the requirements of the Delaware state Mini-COBRA law and how it impacts your group health plan. Under this law, small group employers who are not subject to the federal COBRA law must provide Mini-COBRA coverage for health plans (medical coverage only) that are issued.

**ABOUT THE LAW**

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The Mini-COBRA law applies to employers who normally employ one to 19 employees on a typical business day during the preceding calendar year. The law requires these employers to offer Mini-COBRA to all employees and/or eligible dependents who have been continuously insured under a group health plan during the three months prior to a qualifying event, and whose coverage is terminated as a result of the event. Examples of qualifying events include:

- |                           |                                |
|---------------------------|--------------------------------|
| Termination of employment | Reduction in hours             |
| Death                     | Entitlement to Medicare        |
| Divorce                   | Loss of dependent child status |

**EMPLOYER REQUIREMENTS**

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Employers have 30 days to notify eligible employees when a qualifying event has occurred. Those employees and/or eligible dependents have 30 days from the notification date to enroll in Mini-COBRA. Coverage under Mini-COBRA may be continued for a maximum of nine months or until the Delaware Mini-COBRA Law expires.

**MORE INFORMATION IS AVAILABLE**

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Complete information regarding this law can be found at [www.delawareinsurance.gov](http://www.delawareinsurance.gov). We have created a sample notice to assist you with the required notification process. This fill-in-the-blank type form can be mailed/faxed upon request.

Thank you for continuing to trust your employee benefits needs to Benefits Connection. If you have any questions, please contact me directly at [fisherb@ncecc.com](mailto:fisherb@ncecc.com) or (302) 294-2059.

Sincerely,

Beth Fisher  
Membership Manager – Benefits