

Are you aware of how COBRA & Medicare benefits work together?

If you have COBRA when you become Medicare-eligible:

- Your COBRA coverage usually ends on the date you get Medicare. You should enroll in Part B immediately.
- Your spouse and dependents may keep COBRA for up to 36 months, regardless of whether you enroll in Medicare during that time.

If you have Medicare Part A and Part B when you become eligible for COBRA:

- You must be allowed to enroll in COBRA.
- Medicare is your primary insurance, and COBRA is secondary. You should keep Medicare because it is responsible for paying most of your health care costs.

If you only have Medicare Part A when you become eligible for COBRA:

- You will still be eligible to enroll in COBRA; however, since Medicare is primary, you will also need to sign up for Part B.
- If you do not obtain Part B, COBRA may only cover 20%, and you will be responsible for the 80%. You will also incur late enrollment penalties for not obtaining Part B when COBRA starts.

If you are eligible for Medicare due to End-Stage Renal Disease (ESRD):

- Your COBRA coverage is primary during the 30-month coordination period.



Important to Note

You may be able to keep COBRA coverage for services that Medicare does not cover. For example, if you have COBRA dental insurance, the insurance company that provides your COBRA coverage may allow you to drop your medical coverage but keep paying a premium for the dental coverage for as long as you are entitled to COBRA. Please contact your plan for more information.



Get the Assistance You Need

If and when you should elect COBRA coverage, it can be a very complicated decision. You need to be aware of your COBRA election period, your Medicare Part B enrollment period, and your Medigap open enrollment period. These may all have different deadlines that overlap, so be aware that what you decide about one type of coverage (COBRA, Part B, and Medigap) might cause you to lose rights under one of the other types of coverage.

For more information and guidance, please contact:

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