

(May 30, 2008) Lipinski, Kirk seek life extension of COBRA

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<http://www.suntimes.com/lifestyles/health/978744,CST-NWS-cobra30.article>

Pointing to the rough economy, U.S. Representatives Mark Kirk and Dan Lipinski are pushing to revive a measure that would drop the 18- to 36-month time limit on extending health-insurance coverage after leaving a job.

The proposed Health Insurance for Life Act, introduced last year, would allow people to pay for insurance coverage from their former employers until they qualify for Medicare at 65.

COBRA coverage now allows people who have left a job to keep their group insurance for up to 18 months, and sometimes up to 36 months, by paying the entire premium.

Removing the time limit would benefit people who wouldn't qualify for a new insurance plan because of pre-existing health conditions and whose jobs don't offer insurance, Kirk said Thursday. It would be a bridge for retirees who are too young for Medicare.

The bill has been picking up bipartisan support in the House and Senate, Kirk said. It hasn't come up for a vote in either house.

The legislation wouldn't help people whose COBRA coverage has expired. And if the bill passed, COBRA coverage would cost up to 106 percent of the former insurance premium instead of 102 percent, Kirk said.

Not everyone can afford COBRA insurance. But for those who can, "at least we're saying you can choose to remain insured," he said.