To qualify for the COBRA subsidy, a worker must have been involuntarily separated between Sept. 1, 2008 and Feb. 28, 2010. Workers who have lost their jobs and meet the qualifications may receive a 65 percent subsidy for COBRA continuation premiums for themselves and their families for up to 15 months.

Eligible workers who elect COBRA and qualify for the subsidy would pay their 35-percent share to their former employers, usually on a monthly basis.

The involuntary termination must occur during the period beginning Sept. 1, 2008 and ending Feb. 28, 2010. The premium reduction applies to periods of health coverage that began on or after Feb. 17, 2009 (when this provision of the Recovery Act took effect).

Workers who lost their jobs between Sept. 1, 2008 and enactment of the legislation on Dec. 19, 2009, but who failed to initially elect COBRA because it was unaffordable, received an additional 60 days to elect COBRA and receive the subsidy. Workers who have lost their jobs after Dec. 19 still have the customary 60 days to choose whether or not to elect COBRA.