

# COBRA vs State Continuation (Mini-COBRA) - Which one applies?

**COBRA** (Consolidated Omnibus Budget Act) is a federal law that provides employees and their dependents the opportunity to extend group health coverage through their employer's health plan due to certain qualified events. Some examples of qualified events are termination of employment, divorce, legal separation, death, reduction in work hours, or loss of dependent status due to age. **COBRA** applies to employer groups that have 20 or more employees. The law does not apply to plans sponsored by the Federal Government or by churches and certain church-related organizations.

Reference: [Public Law 99-272](#) (Federal)

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State Continuation (Mini-**COBRA**)- The Florida Health Insurance Coverage Continuation Act is the state law that provides employees and their dependents the opportunity to extend group health coverage through their employer's health plan due to certain qualified events if they are not eligible for the federal **COBRA** program due to the size of the group. Mini-**COBRA** applies to groups with 2 -19 employees. (Does not apply to a one-life group)

Reference: Florida Statute [627.6692](#)

## Contact the Florida Department of Financial Services

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