

COBRA Challenges During COVID-19 Pandemic

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Violating COBRA can be expensive with penalties of up to \$110 per day per violation. COBRA compliance has become more challenging with COBRA deadlines being extended during the COVID-19 pandemic. For example, if someone received a COBRA election notice on or after March 1 of this year, the 60-day period for electing COBRA doesn't begin until 60 days after the COVID-19 National Emergency Period ends. For those who have elected COBRA, the 30-day period for making COBRA premium payments during the pandemic doesn't begin until 60 days after the COVID-19 National Emergency Period ends. For a copy of FAQs issued by the DOL about the extended deadlines, see [DOL FAQs](#).