

WASHINGTON, DC - With millions of unemployed Americans relying on their COBRA health care coverage, Reps. Susan A. Davis (D-San Diego), Robert Andrews (D-NJ) and Joe Courtney (D-CT) introduced legislation to allow those people to hold on to their health care coverage longer.

The COBRA Health Benefits Extension Act (H.R. 5324) allows those currently enrolled in COBRA to purchase their insurance beyond the standard eligibility period, generally 18 months, until they either find another job offering coverage or become eligible for the an insurance exchange to be created by the new health reform law.

“The extension of coverage will give those currently on COBRA peace of mind that they will have health security,” said Davis. “Losing a job that has health insurance coverage while treating an illness at the same time is a frightening prospect for so many people and their families. We need to give people a bridge between coverage.”

“The health care reform bill that became law in March was the first step to providing all Americans access to affordable health insurance, but those struggling without a job simply cannot afford to wait for some provisions to take effect,” said Congressman Andrews. “This legislation ensures that recently unemployed Americans will not lose their health benefits before the new insurance exchanges are up and running. Rather COBRA enrollees can rest a bit easier knowing that the health and wellbeing of their families will not be jeopardized while the changes to our health care system gradually take effect.”

“Weathering unemployment is difficult enough without also having to worry about health care costs or how to pay for a catastrophic injury,” Courtney said. “With long-term health care fixes on the way, it is important to provide a bridge to fuller benefits, and extending COBRA coverage will do just that for many Americans. Erasing the worry of expiring benefits will lift a significant weight from overburdened men and women who can now focus on their futures and their families.”

COBRA coverage can be extremely valuable to those facing a serious health problem or chronic condition. For example, the average medical expenses for a patient with diabetes are \$13,000 per year, according to the Centers for Disease Control and Prevention (CDC). The average cost of treating breast cancer rose to nearly \$21,000 and prostate cancer to over \$41,000 in 2008, according to the National Cancer Institute.

Davis, Andrews and Courtney all serve on the House Education and Labor Committee, which has jurisdiction over H.R. 5324.