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## Help for covering COBRA

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Laid-off workers are being encouraged to take advantage of help available to cover health-care costs.

Provisions in the federal economic stimulus package and other programs can save a family of four up to 75 percent a month on health insurance premiums, the nonprofit Foundation for Health Coverage Education notes.

Under federal law, businesses with 20 or more employees are required to provide axed workers continuation of group health coverage. On average, unemployment benefits are \$1,278 a month, while COBRA premiums for continued family coverage average \$1,069 a month, according to the foundation.

But under new rules, workers involuntarily terminated at any time between Sept. 1, 2008, and the end of this year who were previously insured are eligible for government help in paying premiums covering 65 percent of the cost of continuing coverage. The remaining 35 percent must be paid by the former worker.

The group also recommends laid-off workers check their eligibility for public programs, including state children's insurance programs. Visit the group's Web site, [www.coverageforall.org](http://www.coverageforall.org). Information is also available by calling the U.S. Uninsured Help Line at 800-234-1317.