SHINE Health Benefits University

Date & Time

August 7, 2025 | 3:00 PM ET

The Massachusetts SHINE (Serving the Health Insurance Needs of Everyone on Medicare) program will be hosting a Health Benefits University Webinar. Kathleen Gouveia, the SHINE Training Coordinator will present on the different parts of Medicare, Medicare eligibility, enrollment periods, coverage options and costs, 2025 Updates, the Medicare Plan Finder, programs that help with the costs of Medicare and other resources.

How does COBRA work with Medicare?

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a federal law that may let you keep your employer group health plan coverage for a limited time after your employment ends (or if you lose coverage as a spouse or dependent of the covered employee).

If you have COBRA and you're eligible for Medicare but not enrolled, COBRA may only pay for a small portion of the health care services you get, and you may have to pay most of the costs yourself. Contact your COBRA plan and ask what percentage they pay.

- You may be able to keep COBRA coverage for services that Medicare does not cover. For example, if you have COBRA dental insurance, the insurance company that provides your COBRA coverage may allow you to drop your medical coverage but keep paying a premium for the dental coverage for as long as you are entitled to COBRA. Contact your plan for more information.

If you have COBRA before signing up for Medicare, your COBRA will probably end once you sign up. You have up to 8 months after you stop working (or lose your health insurance, if that happens first) to sign up for Part B without a penalty, whether or not you choose COBRA. If you miss this period, you'll have to wait until January 1 - March 31 to sign up, and your coverage will start the month after you sign up. This may cause a gap in your coverage, and you may have to pay a lifetime Part B late enrollment penalty. To avoid unexpected medical bills, you may need to sign up for Medicare as soon as you are eligible.

If you have Medicare Part A or Part B when you become eligible for COBRA, you must be allowed to enroll in COBRA. Medicare is your primary insurance, and COBRA is secondary. You should keep Medicare because it is responsible for paying most of your health care costs. COBRA is typically expensive, but it may be helpful if you have

high medical expenses and your plan covers your Medicare cost-sharing or offers other needed benefits.

Contact the Cape Cod & Islands SHINE Program at Barnstable County at 508-375-6762 for free, personalized help with this decision.