

# Employment-based Benefits and Health Insurance

Below you will find resources that provide helpful information on employment-based benefits and health insurance. You will also find details on how to seek assistance or aid from a lawyer, if necessary.

## Legal Information:

### [Consumer Information on Employment-related Health Plans](#)

This resource provided by the U.S Department of Labor's Employee Benefits Security Administration (EBSA) has consumer information on health plans. Health plan participants can learn about their rights under the federal health benefits law.

### [Continuation of Health Coverage — COBRA](#)

This resource from the U.S. Department of Labor talks about the Consolidated Omnibus Budget Reconciliation Act (COBRA). This law gives workers and their families who lose their health benefits the right to choose to continue group health benefits under certain circumstances. These circumstances can include: voluntary or involuntary job loss, transition between jobs, death, divorce, and other life events.

### [Continuing Insurance Through COBRA - Frequently Asked Questions](#)

This resource provided by Tennessee's Partners for Health has the answers to frequently asked questions about COBRA.

### [Family and Medical Leave Act](#)

This resource from the U.S. Department of Labor talks about the Family and Medical Leave Act. FMLA lets eligible employees of covered employers take unpaid, job-protected leave for specified family and medical reasons while maintaining their health insurance.

### [Retirement And Healthcare Coverage...Questions and Answers For Dislocated Workers](#)

On this website, the Employment Benefits Security Administration provides helpful information about retirement and healthcare coverage.

### [Portability of Health Coverage \(HIPAA\)](#)

The Health Insurance Portability and Accountability Act (HIPAA) provides rights and protections for participants and beneficiaries in group health plans. Click on the link above to visit the U.S. Department of Labor's website and learn more about HIPAA.

### [Federal Compensation Programs](#)

This page from the U.S. Dept. of Labor provides information on federal compensation programs for certain workers or their dependents who experience work-related injury or occupational disease.

### [Workers Compensation - Tennessee](#)

This page from the TN Dept. of Workforce and Labor Development provides helpful information on workers compensation if you or your employee has been injured at work.

## **Forms**

### [Standard Court Forms for all of Tennessee](#)

This resource contains standard court forms that are approved for all counties of Tennessee. If you need help filing one of these forms, you can ask a lawyer in your area.

## **Legal Advice:**

### [TN Free Legal Answers](#)

If you are in Tennessee, the website, Free Legal Answers, allows you to ask a lawyer for help with a legal issue at no cost. It is fast and easy, and all you need is a computer. This is a FREE service for people who cannot afford a lawyer.

How it works:

- You will answer a few questions to see if you qualify for their service. If you qualify, you will have the option to create an account.
- If you are eligible, you can ask their volunteer attorneys a non-criminal legal question.

- Once your question receives a response, you will get an email. You will need to sign into the website to read your response and ask any additional questions.

Visit <https://tn.freelegalanswers.org/> to sign up.

Last updated on April 24, 2024.

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