

Did Your COBRA Subsidy Expire Today?

COBRA is a law that protects you and your family if you lose your employer-sponsored health benefits. If you qualify for COBRA coverage, then you have the option of continuing your employer-sponsored health plan for a limited period of time (18 to 36 months). COBRA can provide important protection for people who have pre-existing medical conditions. You should carefully consider COBRA coverage if you or a member of your family are currently pregnant, have a pre-existing health condition, are taking prescription medications, or have been declined for private health insurance.

However, if you and your family are relatively healthy, you may be able to purchase a comparable individual or family health insurance plan for a lot less money. In addition, since COBRA coverage is available to the unemployed, your lower income status may make your children under age 18 eligible for a low-cost government-subsidized program. As a consumer, you need to know your COBRA Strategy:

Consider continuing COBRA if:

- You are pregnant or plan to become pregnant within the COBRA coverage period
- You have a pre-existing medical condition
- You are taking prescription medications, need to undergo a medical procedure in the near future, or need extensive medical care
- You have recently been declined for private health insurance

Options after COBRA

- HIPAA. Once a person has exhausted COBRA benefits or the company plan expires, i.e. the company goes out-of business or discontinues the health plan, the person is eligible for an individual plan under the HIPAA(Health Insurance Portability and Accountability Act), even with pre-existing health conditions. For more information, contact the state Department of Insurance.

Consider purchasing an individual/family plan if:

- You are in relatively good health
- The COBRA option is too expensive
- You are seeking health insurance coverage beyond the COBRA term (typically 18 months)

Consider the Health Insurance Premium Payment (HIPP) if:

- The COBRA option is too expensive the state will pay the premium for you if you qualify for Medi-Cal or Medicaid. HIPP is available in California, Pennsylvania, Nebraska, Iowa and Alabama.

Consider a free or low-cost public sponsored program if:

- Your family income meets the eligibility requirements. For Example:
 - o If you are a family of 4 in California you can make up to \$55,125 and still have your children qualify for Healthy Families.
 - o If you are pregnant and live in California you can make up to \$66,150 and still qualify for Access for Infants and Mothers.

You can Mix & Match!:

- Mix and match your COBRA coverage with individual and public sponsored alternatives. For example:
 - o If you have a pre-existing condition, you can choose COBRA coverage for yourself but find a less expensive individual plan for your spouse and a public sponsored program for your children.



**Take the Eligibility Quiz
to learn your options.
Call our U.S. Uninsured Help Line:
(800) 234-1317**