Lost your coverage? **Enroll now!**

If you don't have health insurance, or will be losing coverage through your employer or another program, learn about other options:

COBRA

The continuation of your employer coverage.

- **Eligibility:** Anyone in the household who previously had access to employer coverage is eligible for COBRA.
- **Enrollment:** Within 60 days of losing job-based coverage.
- **Cost:** You pay the full monthly premium, plus a 2 percent administrative fee.
- **Note:** Unless your former employer stops contributing towards your COBRA premium or you are within 60 days of when your employer coverage ended, once enrolled in COBRA, you cannot cancel mid-year and enroll in a plan through the Marketplace without another qualifying event.

State Continuation Plan

Allows employees of smaller employers (fewer than 20 employees) to keep the same group health insurance coverage for up to 9 months after loss of a job or loss of coverage because of a reduction in work hours.

- **Enrollment:** You must notify the insurer in writing the latter of: 10 days after the date you become eligible; or 10 days after the date the insurer notifies you of your eligibility.
- **Cost:** You have to pay the full price of the state continuation coverage.
- **Find out more** by visiting **go.usa.gov/xvhJb**.

Oregon Health Plan (OHP) and OHP Bridge

Free health coverage offered by the state of Oregon.

- **Eligibility:** Oregon residents who meet immigration and income requirements.
- **Enrollment:** Enroll anytime.
- **Find out more and apply** at **OHP.Oregon.gov** or get free help from a trusted OHP-certified community partner.
- **Get started** by finding out if you or your kids may qualify at **OregonHealthCare.gov/WindowShop**.

Medicare

Health coverage administered by the federal government.

- **Eligibility:** Medicare is for U.S. citizens and some permanent residents 65 and older and some people with disabilities.
- **Enrollment:** You may qualify to enroll mid-year after losing creditable health coverage or you can enroll during the annual enrollment period from Jan. 1 to March 31.
- **Sign up:** Enroll in Medicare Parts A and B through Social Security.
- **Want help?** Contact the **Oregon Senior Health Insurance Benefits Assistance** (SHIBA) program at **800-722-4134** (toll-free) or visit **SHIBA.Oregon.gov**.

HealthCare.gov (the Marketplace)

Website where you can apply for help paying your premium and out-of-pocket costs while you shop.

- **Eligibility:** Anyone lawfully present in the U.S.
- **Enrollment:** Nov. 1 to Jan. 15 or within 60 days of a qualifying event (such as losing employer-based coverage).
- **Get started** by comparing your options at **OregonHealthCare.gov/WindowShop**.
- **Find free, local help** at **OregonHealthCare.gov/GetHelp** or call **855-268-3767 (toll-free)**.
- **Live in Washington?** Visit the Washington Health Benefit Exchange online at WAhbexchange.org or call 855-923-4633 (toll-free).

Compare your options at **OregonHealthCare.gov/WindowShop**.
Find out what coverage you may qualify for and how much you can save.
Want one-on-one help?
Find free, local help at **OregonHealthCare.gov/GetHelp** or call 855-268-3767 (toll-free).