## **EXPERIENCE A RECENT** LOSS OF COVERAGE?

Covered California has Affordable Options

## Change in Coverage?

If you lose coverage due a qualifying life event, you will receive a notice regarding your eligibility to enroll in COBRA. If you continue your coverage under COBRA, you will likely be responsible for the full cost of the premium and added administrative fees.

## You Have Options:

As a newly uninsured individual, you have experienced a qualifying life event and will be eligible for special enrollment outside of the annual open-enrollment period. For a full list of qualifying life events, visit **coveredca.com**.

You have <u>60 days before</u> and <u>60 days after</u> your employer-sponsored coverage ends to apply and select a Covered California plan.

## WHEN COMPARING PLAN OPTIONS, CONSIDER:



The network of doctors and hospitals available in each plan

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The total monthly premium for you and your dependents

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The copays and deductibles in the various plans

Depending on your income, you may qualify for tax credits to help pay for a health insurance plan with Covered California

If you enroll in a Covered California plan and make a payment before your employer coverage ends, Covered California will pick up where your employer coverage leaves off.

If you use a COBRA plan to cover the one or two-month gap that can happen when you enroll in Covered California after losing employer coverage, you must cancel the COBRA coverage once the Covered California plan becomes effective.



