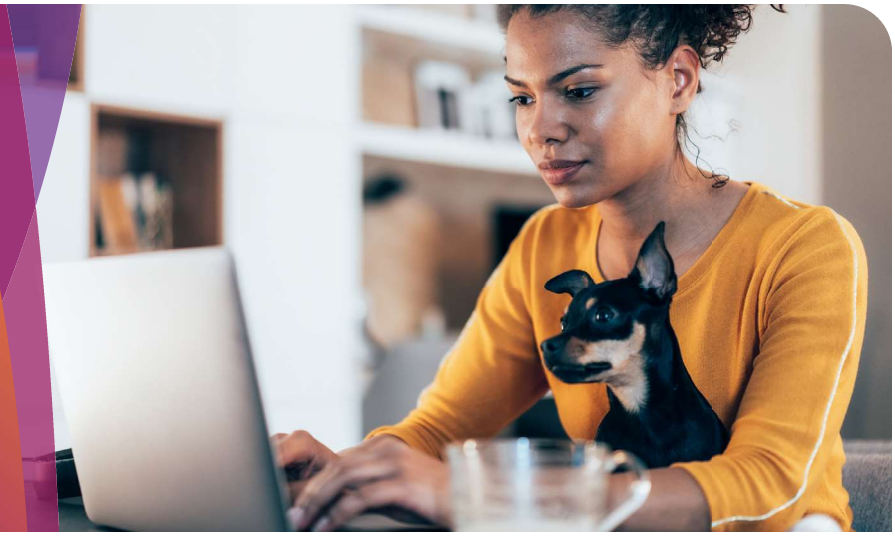
# Need to explore COBRA and other health coverage options? Turn to us.



**When your employer health coverage ends—it's important that you and your family have the coverage you need as you move forward.** Our Advocates can find government and private options to help fill the gaps before you may get coverage at your next job.

- **Find coverage to match your budget, family needs, and also your health status.** We can locate available plans and narrow down options based on your preference of providers, along with their monthly costs.
- **Explain Exchange options.** This includes the federal and/or state exchanges and other government insurance plan options, such as Medicaid, Medicare, etc.
- **Clarify COBRA.** Your employer will tell you if you're eligible for coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA). This allows you to temporarily keep your employer's plan (you pay for the coverage).
  - It may be a good option if you — or a family member — would like to avoid an interruption in ongoing treatment.
  - Having COBRA is not a reason to delay enrolling in Medicare, if you are eligible.
- **Review options when COBRA runs out after 18 months.** This includes applying for potential extensions.
- **Discuss eligibility for CHIP for kids up to age 19.** Families are eligible for the Children's Health Insurance Program if their income is too high for Medicaid, but too low to afford private insurance.
- **Explain important dates and deadlines to avoid penalties.** This includes ACA and COBRA open enrollment dates and special enrollment periods.
- **Research available private and exchange insurance policies.** These economical plans can range from short-term plans for sudden illness or accidents to mini-medical plans for basic coverage of doctor visits and prescription drugs.
- **Research coverage for continuing care.** For example, if you're receiving treatment for cancer or are pregnant when you leave your job, we can research coverage and help you transition to the right care.
- **Identify resources for lower cost prescriptions and free or low-cost health services.** This includes pharmacy patient assistance and direction to sources for preventive screenings and check-ups.

**Remember...** Our Advocates can answer coverage questions as well as assist you with finding in-network doctors and other healthcare and insurance-related issues. Employees, their spouses/partners, dependents, parents and parents-in-law can all use this service.

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