



Oregon

Kate Brown, Governor

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Oregon Health Insurance Marketplace

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COBRA coverage and the Marketplace

- If you're losing job-based coverage and haven't signed up for COBRA continuation coverage, learn about your rights and options under COBRA from the U.S. Department of Labor at <http://www.dol.gov/ebsa/publications/cobraemployee.html>.
- If you decide not to take COBRA coverage, you can enroll in a Marketplace plan instead. Losing job-based coverage qualifies you for a Special Enrollment Period. This means you have 60 days to enroll in a health plan, even if it's outside the annual Open Enrollment Period.
- If you're already enrolled in COBRA, you may have options in the Marketplace. This will depend on the time of year and if your COBRA is running out.

Can you change from COBRA to a Marketplace plan?

	If your COBRA is running out	If you're ending COBRA early
During Open Enrollment	Yes, you can change.	Yes, you can change.
Outside Open Enrollment	Yes, you can change — you qualify for a Special Enrollment Period .	No, you can't change until the next Open Enrollment Period , your COBRA runs out, or you qualify for a Special Enrollment Period another way.

Note: If you cancel COBRA before it ends you **don't** qualify for a Special Enrollment Period. You also **don't** qualify if you lose coverage because you don't pay your premium.

- You can apply for and enroll in Medicaid (Oregon Health Plan) any time. If you qualify, you can drop your COBRA coverage early. To apply for the Oregon Health Plan visit www.oregonhealthcare.gov or call 1 800 699 9075.

To Apply for Marketplace coverage visit www.healthcare.gov
or call 1 800 318 2596