

There are now more options than COBRA.

Health insurance through Healthcare.gov may be **less expensive** than COBRA for employees who have lost their jobs. It also allows them to have **more choice** in finding plans that meet their unique needs.

And Healthcare.gov is the only place where they can get **help** paying for premiums and out-of-pocket costs.

Employees who have lost their jobs can:

- Apply at Healthcare.gov within **60 days** after a job loss
- Find **free, 1-on-1 help** through a certified insurance agent at OregonHealthcare.gov
- Enroll in a plan on Healthcare.gov during **open enrollment** even if their current COBRA has not yet ended
- See if they are eligible for the **Oregon Health Plan** (Medicaid) at OregonHealthcare.gov

Please consider sharing the enclosed fact sheet. It explains all options available so people can find affordable, quality coverage during a time of transition.

Sign up at [HealthCare.gov](https://www.healthcare.gov). Find free local help at [OregonHealthCare.gov](https://www.OregonHealthCare.gov).

SHOP + ENROLL, OREGON!

