

# COBRA may not be your best option

Before you choose to enroll in COBRA health coverage, be sure to evaluate your other options. You may qualify for significant savings on quality health coverage through the Marketplace.

	COBRA Coverage	Oregon Health Plan (OHP)	Private health coverage through the Marketplace
Monthly premium	Full premium plus administrative fee	No monthly premium	Premium minus financial assistance
Coverage and benefits	The same coverage and network you had while employed	Robust benefit package including some dental and vision benefits	Ten essential health benefit categories and free preventive services
Financial assistance	None	Zero out-of-pocket costs	Premium tax credits reduce monthly premiums Cost-sharing reductions reduce out-of-pocket costs

**Act now. You have only 60 days to apply and enroll after losing your coverage.**

If you currently have COBRA coverage, you can apply for coverage through the Marketplace if you are still within 60 days of losing your other coverage, when your COBRA eligibility ends, or if your former employer stops contributing towards your COBRA premium.

**Start by previewing plans and savings available to you at [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop).**

By answering a few quick questions you can find out what savings are available to you and compare your plan options.

**Free local help is available near you.**

If you would like help getting started or have questions, call the Oregon Health Insurance Marketplace at **855-268-3767** (toll-free) or visit [OregonHealthCare.gov/GetHelp](https://OregonHealthCare.gov/GetHelp) to find a health coverage expert who can help you sign up.

**Visit [OregonHealthCare.gov](https://OregonHealthCare.gov)**



# COBRA emaron jab emmontata ñan kwe

Mokta jen am kelet in kadeloñ etam ilo injuran in taktō COBRA, lolorjak am lale injuran ko jet kwōmaron bōki. Kwōmaron tōbrak ñan wonnen ko elab aer diklok kin injuran in taktō eo emmon joñan ilo Marketplace.

	Injuran in COBRA	Injuran in Taktō eo an Oregon (Oregon Health Plan, OHP)	Injuran in taktō ejab an kien ilo Marketplace
<b>Wonnen eo Aoleb Allōñ</b>	Aoleben wonnen eo aoleb allōñ koba wonnen kōmadmōd	Ejellok wonnen eo aoleb allōñ	Wonnen eo aoleb allōñ ejab koba jibañ in jāan
<b>Injuran im jibañ ko</b>	Ejja injuran im doulul eo kar am ilo ien eo kwar jermal	Pakij in injuran eo ekajur ekoba injuran in taktō in ñi im māj	Laajrakin jibañ in taktō ko jonoul aurok im jibañ in bōbrae ko ejellok wonnen
<b>Jibañ in jāan</b>	Ejellok	Ejellok wonnen ko juon ej make kollaiki	Kredit in ewoj kin wonnen ko juon ej kollaiki ej kadiklok wonnen injuran ko aoleb allōñ Diklok in wonnen ko aoleb rej kollaiki rej kadiklok wonnen ko juon armij aikuj make kollaiki

**Kōmadmōd kiō. Ewōr wōt am 60 raan in kateruru im kadeloñ etam alikin am luuji injuran eo am.**

Ñe ewōr am injuran in COBRA ilo ien in, kwōmaron kateruru ñan injuran ilo Marketplace elañe kwōj bed wōt iloan 60 raan in luuji injuran eo am juon, ilo ien an jemlok am maron tōbrak ñan COBRA, ak elañe jikin jermal eo am moktalok enaj bōjrak an lelok ijo kwōnaan ñan wonnen COBRA eo aoleb allōñ.

**Jino ilo am lale injuran im wonnen ko rediklok kwōmaron bōki ilo [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop).**

Ilo am uwaake jet kajjitok ko remokaj kwōmaron loe ta wonnen ko rediklok kwōmaron bōki im lale oktak ko ilo injuran ko.

**Ewōr jibañ eo ejellok wonnen ilo jukjukinbed eo iturim.**

Ñe kwōj aikuj jibañ jinoe ak ewōr am kajjitok, kall ae lok Oregon Health Insurance Marketplace (Jikin Wia Injuran in Taktō eo an Oregon) ilo **855-268-3767** (ejellok wonnen) ñe ejab lale **[OregonHealthCare.gov/GetHelp](https://OregonHealthCare.gov/GetHelp)** ñan bukōte juon rijermal eo ewōr an kapeel in melele kin injuran in taktō im emaron jibañ kadeloñ etam.

**Visit [OregonHealthCare.gov](https://OregonHealthCare.gov)**

