

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.

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 to find a health coverage expert who can help you sign up.

Visit OregonHealthCare.gov



COBRA 可能不是您的最佳选择

在您选择注册统一综合预算协调法案 (COBRA) 健康保险之前，一定要评估您的其他选择。您可能有资格通过 Marketplace (市场) 注册优质健康保险，进而节省许多钱。

	COBRA 承保	俄勒冈健康计划 (OHP)	通过 Marketplace (市场) 购买的私人健康保险
月保费	全额保费加上管理费	无月保费	保费减去经济援助
承保范围和福利	与您受雇时的承保范围和网络相同	健全的福利套餐，包括一些牙科和眼科福利	十项基本保健福利类别和免费预防服务
经济援助	无	零自付费用	保费税收抵免可减少月保费 费用分摊削减可减少自付费用

立刻行动。在失去承保后，您只有 60 天的时间来申请和注册。

如果您目前有 COBRA 承保，那么在以下情况下，您可以通过 Marketplace (市场) 申请承保：您失去其他承保尚未超过 60 天；您的 COBRA 资格终止；或者，您的前雇主不再支付您的 COBRA 保费。

首先在 OregonHealthCare.gov/WindowShop 上预览您可用的计划和节省项。

通过回答几个简短的问题，您就可以了解自己适用于哪些节省项，并比较您的计划选择。

在您附近就可以得到免费的当地帮助。

如果您不知如何开始，需要帮助或有疑问，请联系俄勒冈健康保险 Marketplace (市场) (电话：855-268-3767 (免费电话)，网址：OregonHealthCare.gov/GetHelp) 寻找健康保险专家帮您注册。

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