

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 也許不是您的最佳選擇

在您決定投保 COBRA 健康保險之前，請先確認您已經評估過其他選擇。如果您符合資格，可以經由 Marketplace 以實惠的價格投保高品質的健康保險。

	COBRA 保險範圍	奧勒岡健康計畫 (OHP)	經由 Marketplace 得到民營健康保險
每月保費	全額保費加行政費用	無每月保費	扣除財務補助後的保費
保險範圍與福利	與您受僱時相同的保險範圍與醫療網絡	包含部分牙科與視力福利的健全福利組合	十項基本健康福利類別與免費預防服務
財務補助	無	零自費	保費稅收抵免可扣抵每月保費 費用分攤減免可扣抵自費額

立刻行動。 在您原本的保險失效後，您只有六十天可以申請並投保。

如果您目前享有 COBRA 保險，在您的 COBRA 保險資格結束時，或如果前僱主停止分攤您的 COBRA 保費時，如果您還在其他保險失效後六十天內的這段期間，您可以經由 Marketplace 申請保險。

先從 OregonHealthCare.gov/WindowShop 網站預覽您的計畫內容與折扣。

在快速回答幾個簡短的問題後，即可得知提供給您的折扣並比較各項計畫選擇。

在您鄰近區域免費提供當地服務。

如果您想開始申請或是有疑問，請撥打奧勒岡健康保險 Marketplace **855-268-3767** (免付費專線) 或造訪 OregonHealthCare.gov/GetHelp 網站，健康保險專家可以協助您投保。

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