

# 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)**

