

# 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 yuav tsis yog koj txoj hauv kev xaiv zoo tshaj

Ua ntej koj xaiv tso npe rau hauv COBRA kev pab them nqi kho mob, koj yuav tau ua zoo saib lwm txoj hauv kev. Tej zaum koj yuav tsim nyog txuag tau ntau hais txog qhov zoo ntawm kev pab them nqi kho mob los ntawm lub Marketplace (Kiab Khw)

	COBRA Kev Pab Them	Oregon Phiaj Xwm Kev Noj Qab Haus Huv (OHP)	Kev pab them nqi kho mob muaj tswv ntiag tug los ntawm lub Marketplace (Kiab Khw).
<b>Tus nqi them txhua hli</b>	Tus nqi tag nrho ntxiv nrog tus nqi lis hauj lwm	Tsis muaj tus nqi them txhua hli	Tus nqi yuav muab lov tawm kev pab fab nyiaj txiag
<b>Kev pab them rau thiab cov txiaj ntsig</b>	Pab them ib yam nkaus thiab lub nev vawj koj muaj thaum tseem ua hauj lwm	Qhov txiaj ntsiag zoo muaj nrog qee yam kev kho hniav thiab txiaj ntsig kev kho qhov muag	Kaum yam kev pab tseem ceeb rau kev noj qab haus huv thiab cov kev pab cuam pov thaiv uas tsis sau nqi
<b>Kev pab fab nyiaj txiag</b>	Tsis muaj	Yus tsis tau them ib qho nqi li	Qhov khes div them se rau qhov nqi txo qhov nqi them txhua hli Tej kev txo cov nyiaj sib koom them txo cov nyiaj uas yus them yus

**Nqis tes tam sim no. Koj tsuas muaj sij hawm 60 hnuv los thov rau thiab tso npe rau tom qab plam koj qhov pab them rau.**

Yog tam sim no koj muaj COBRA kev pab them, koj thov tau rau kev pab them los ntawm lub Marketplace (Kiab Khw) yog tias koj tseem nyob rau hauv 60 hnuv ntawm kev plam koj lwm qhov pab them rau, thaum koj li COBRA qhov muaj cai xaus, los sis yog tias koj tus tswv hauj lwm dhau los tso tseg tsis pab them koj qhov nqi COBRA lawm.

**Pib los ntawm saib cov phiaj xwm thiab cov kev txuag nyiaj muaj rau koj nyob ntawm [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop).**

Los ntawm kev teb ob peb nqe lus nug sai koj nrhiav tau yam kev txuag nyiaj uas muaj rau koj thiab piv rau koj lub phiaj xwm cov hauv kev.

**Muaj kev pab dawb hauv zos nyob ze koj.**

Yog tias koj xav tau txais kev pab pib los sis muaj lus nug, hu lub Oregon Lub Marketplace Tuav Pov Hwm Kho Mob ntawm **855-268-3767** (xov tooj hu dawb) los sis mus saib [OregonHealthCare.gov/GetHelp](https://OregonHealthCare.gov/GetHelp) los nrhiav tus paub txog kev pab them nqi kho mob uas yuav pab tau koj tso npe.

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

