

# 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](http://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](http://OregonHealthCare.gov/GetHelp) to find a health coverage expert who can help you sign up.

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



# COBRA mei tongeni pun esapw ina chok met kopwe fini mei murino ngonuk

Mwemwen omw kopwe finata pun kopwene ammasow ngeni aninisin kamotiwen safei seni COBRA, kopwe akoum cheki eochu pwan ekkewe ekkeoch aninis. Mei tongeni watte omw pekin tumwunun senis (savings) omw kosapw pekus me meeni aninisin pekin safei ika ke pwan ammasow ngeni ei aninisin kamotiwen safei seni Marketplace.

	Aninisin kamotiwen pekin safei seni COBRA	Oregon Health Plan (OHP)	Aninisin kamotiwen pekin safei seni ewe Marketplace
Ukukun met kopwe meeni iteiten maram	Unusen ukukun met kopwe memee ni kapach niwinin omw ammasow	Esor wor met kopwe meeni iteiten maram	Met kopwe meeni mei imwu seni ena aninisin moni
Aninisin Moni epwe meeni omw pekin safei (Coverage) me Aninis Pekin Safei kopwe angei (Benefits).	Epwe chok taitap ngeni ewe aninisin moni ekan meeni omw pekin safei ke nounou atun omw akkangang.	Aninis seni Robust mei pwan pachenong aninisin pekin feer nii me pekin safei ren maas	Engon sakun kinikinin aninis mei auchea me ese pwan kamo omw kopwe angei ekkewe aninisin pekin tumwun ika eppetin semwen
Aninisin Moni	Esor	Ukukun met kopwe meeni me mwirin aninisin insurans epwe chok chero	Niwinimangen takisis epwe ekukunano met kopwe meeni iteiten maram Ika mei wor nusun kopwe meeni mwirin ena aninisin insurans iwe ena cost-sharing epwe feeri an epwe kukuniti ika meekukun

**Mokutukut iei. Ke chok tongeni ammasow ngeni ei aninisin kamotiwen safei non ukukun 60 raan me mwirin an kouno sonuk omw aninis me akoum.**

Ika pun en mei chiwen nounou aninisin kamotiwen safei seni COBRA, en mei tongeni pwan ammasow ngeni aninisin kamotiwen safei seni Marketplace ika pun en mei chiwen nomw non ewe ukukun 60 raan mwirin an kouno sonuk ewe aninis akoum, ika fen a kouno sonuk ena aninisin kamotiwen safei seni COBRA, ika fen omw neenien angang a kouno me meeni ena aninis seni COBRA.

**Poputa won omw kopwe katon ekkena aninis me pekin isois moni mei mwumwu ngonuk me won OregonHealthCare.gov/WindowShop.**

Mwirin omw penuwani ekkoch kapas eis iwe ka tongeni sinei menni ekkena pekis aninis mei mwumwu ngonuk iwe ka katoneoch fengen meinisin omw kopwe sinei menni kopwe fini.

**Aninis ese kamo ren omw kopwe weweoch ngeni ekkei pekin aninis mei kamwor me non ekkewe neni ka nonomw ian.**

Ika ke menei emon epwe anisuk omw kopwene poputa ammasow ngeni ekkei aninis ika e wor omw kapas eis, kokori ewe Oregon Health Insurance MarketPlace won ei nampa **855-268-3767** (ese kamo) ika noo ngeni **OregonHealthCare.gov/GetHelp** omw kopwe chuuri emon ekkewe chon angang ren ekkei pekin aninis an epwe anisuk ne ammasow ngeni.

**Visit OregonHealthCare.gov**

