

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 ayaa laga yaabaa inuusan ahayn dookhaaga ugu haboon

Kahor inta aadan dooran inaad iska diiwaan geliso caymiska caafimaadka COBRA, xaqiiji inaad qiimayso dookhyadaada kale. Waxaad u qalmi kartaa kaydada waawayn oo aad ku helayso caymis caafimaad oo tayo leh oo aad ka helayso Marketplace (Suuqa Caymiska).

	Caymiska COBRA	Caymiska Caafimaadka Oregon (OHP)	Caymiska caafimaadka gaarka loo leeyahay ee aad ka iibsato Marketplace (Suuqa Caymiska)
Lacagta joogtada ah ee bilaha ah	Qarashka buuxa ee joogtada ah iyo qarashka maamulka	Ma jirto lacagta joogtada ah ee bilaha ah	Lacagta joogtada ah iyo inaad helay caawimaad dhaqaale
Caymiska iyo dheefaha	Isla caymiska iyo shabakada aad helayso markii aad shaqaynaysay	Galka gunnada balaaran oo ay ku jiraan qaar kamid ah gunnooyinka caafimaadka ilkaha iyo araga	Toban qaybood oo ah gunnada caafimaadka aasaasiga ah iyo adeegyada kahortaga ah oo bilaash ah
Caawimaad dhaqaale	Midna	Ma bixinaysid wax qarashka aad jeebkaaga ka dhiibayso ah	Canshuur dhaafyada joogtada ah ayaa yareynaaya lacagta joogtada ah ee bilaha ah Yareynta qaybta qarashka kaaga soo aada ayaa yareynaysa qarashka aad jeebkaaga ka dhiibto

Hadda talaabo qaad. Waxaad keliya haysataa 60 maalmood si aad u codsato aadna isku diiwaan geliso kadib inta aadan lumin caymiskaaga.

Haddii aad hadda hesho caymiska COBRA, waxaad codsan kartaa caymis aad ka helayso Marketplace (Suuqa Caymiska) haddii aad wali ku jirto 60 maalmood kahor inta aadan lumin caymiskaaga, marka u qalmidaada COBRA dhammaato, ama haddii shirkadii hore ee aad u shaqayn jirtay ay joojiso bixinta qoondada ay ku dari jirtay qarashkaaga joogtada ah ee COBRA.

Ku biloow inaad guudmarto qorsheyaasha iyo kaydada aad heli karto adoo booqanaaya OregonHealthCare.gov/WindowShop.

Adoo ka jawaabaaya dhawr su'aalood oo kooban waxaad heli kartaa noocyada kaydada aad heli karto kadibna waxaad isku eegi kartaa dookhyadaada caymiska.

Caawimaad bilaash ah oo maxali ah ayaad ka helayso aagaaga.

Haddii aad dooneyso in lagaa caawiyo bilaabista ama aad qabto su'aalo, ka wac Oregon Health Insurance Marketplace (Suuqa Caymiska Caafimaadka ee Oregon) lambarka **855-268-3767** (wicitaan bilaash ah) ama booqo OregonHealthCare.gov/GetHelp si aad u hesho khabiirka caymiska caafimaadka oo kaa caawin kara inaad isdiwaan geliso.

Booqo OregonHealthCare.gov

