

Other Options to Continue Health Care

You may have other options available to you when you lose group health coverage and that may cost less than COBRA coverage.

You may be eligible to buy an individual plan through **Washington Health Plan Finder**, the state health benefit exchange. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Also check to see whether you qualify for Medicaid.

www.wahealthplanfinder.org

You may qualify for 30-day special enrollment period for **another group health plan** for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

If you are 65 or older, be sure to enroll in **Medicare**. Being on COBRA when you turn age 65 is not a reason to delay enrollment in Medicare (Parts A and B as well as advantage and supplement plans). You must enroll at age 65 or pay a penalty when you enroll later.

Resources:

- ❖ Washington State Office of Insurance Commissioner
www.insurance.wa.gov/health-insurance
- ❖ Statewide Health Insurance Benefits Advisors (SHIBA); part of the insurance commissioner's consumer protection services, SHIBA provides free, unbiased, and confidential assistance with Medicare and health care choices.
www.insurance.wa.gov/shiba