HEALTH COVERAGE OPTIONS FOR THE UNEMPLOYED

1. **COBRA** - Upon separation from your employer you may have certain rights depending on the size of your employer, your status while working and if you were covered by your employer's health, dental and/or vision plans. If you are eligible for COBRA, your employer or their administrator will send you a COBRA packet to your home address (the plan administrator has 14 days to notify you after being notified of your separation by your employer) which will tell you what benefits you are eligible to continue, the cost, the time frame to apply, how to apply and pay for your benefits. COBRA premiums can be expensive (full retail cost plus 2% administration fee) but can be an option for those who may need to continue care with your current network of doctors along with the benefits you are accustomed to receiving, plus your already accumulated out-of-pocket expenses. **Pay close attention to your deadlines to enroll and pay, these are hard deadlines, no exceptions.**

2. **SPOUSAL COVERAGE** - Should your own spouse work and have employer coverage, you may be eligible for coverage due to your own qualifying event (loss of job coverage). You will want to call your spouse's employer human resources department to find out the details or refer to your spouse's company policy handbook or summary plan description. **There is a deadline to notify your spouse's company and enroll.** Be sure to understand the benefits and costs.

3. **UNDER AGE 26** - If your parents have coverage through their own employers, you may still be an eligible dependent if you are under the age of 26. You do not have to live with your parents, be single or in college. If you have a spouse and/or children, they will not be eligible to have coverage with you under your parents' plan. **Your parents will have to add you as their dependent to their employer plan.** There is a deadline to add you as their dependent due to your own loss of coverage so they would have to act on your behalf.

Note: Information is current and is subject to change due the uncertainty in changes to the federal law. Special protections under Federal Law are granted to Native Americans, please see your Tribal Administration Office or www.healthcare.gov.
* Federal Poverty Level (FPL) and program eligibility has changed due to Medicaid Expansion effective 7.1.2021.
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4. **INDIVIDUAL FULLY COMPREHENSIVE MEDICAL INSURANCE PLANS** - At the current time you may buy ACA compliant plans which are fully comprehensive medical individual plans on the Federal Exchange at www.healthcare.gov or directly from a licensed agent/broker or insurance carrier selling in Oklahoma off the Exchange. Your loss of health insurance through your employer qualifies you to buy individual insurance through what is called a Special Enrollment Period (SEP). This period lasts for 60 days upon the date you lose your employer health insurance. If you miss this opportunity, your next enrollment period would be during the Annual Open Enrollment Period from November 1st through January 15th of each year. **These carriers accept you as is and covers all pre-existing conditions and no health questions.** This applies both on the Federal Exchange or if you buy directly from the licensed agent or company off the Exchange. Find out if you are eligible for federal premium assistance by visiting www.healthcare.gov.

5. **SOONERCARE** - Comprehensive health, dental and vision care for dependent children under the age of 19 and some adults ages 19 - 64. To see if you or your family qualify visit: www.mysoonercare.org.

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