COBRA coverage when you’re unemployed

When you lose job-based coverage, your former employer may offer you COBRA continuation coverage. This may allow you to temporarily keep health coverage until you get other health coverage, whether through a new job or another source. Learn more about COBRA coverage from the U.S. Department of Labor.

What if I don’t enroll in COBRA?

You don’t have to enroll in COBRA. You can compare the cost of COBRA with plans available through the Marketplace before deciding on health insurance. Explore coverage options through the Marketplace.
By submitting one application, you'll discover if you qualify for a Marketplace plan with savings, Medicaid, or the Children's Health Insurance Program (CHIP).

- You can enroll in a Marketplace plan **within 60 days** of losing your job-based coverage.
- Find Marketplace plans and prices to compare them to your COBRA coverage or offer.
- If eligible for Medicaid or CHIP, you can enroll in those programs any time and coverage can start immediately. Learn more about these programs.

Can I switch from COBRA to the Marketplace?

It depends on when and why you want to make the switch:

- **During Open Enrollment:** You can enroll in a Marketplace plan, regardless of why you’re ending COBRA coverage.
- **Outside Open Enrollment:** You can switch from COBRA to a Marketplace plan if:
    - Your COBRA coverage is running out.
    - You have to pay the full cost of COBRA coverage because your former employer stops contributing, or you lose a government subsidy (like COBRA premium assistance).

- It’s still within 60 days of when you lost your job-based coverage.
- If you choose to end COBRA coverage early, you’ll have to wait until next Open Enrollment to get Marketplace coverage (unless you experience another life event).

Notice:
Always check your coverage start date before you end COBRA
If you’re eligible for Medicaid or CHIP, you can enroll at any time. But wait until you get a final decision about your Medicaid/CHIP eligibility before ending your COBRA coverage.

From www.healthcare.gov for Unemployed people

July 2025