

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

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