

Health Insurance Options After Loss of Job-Based Coverage

If you're retiring before 65 or have either lost or quit your job, Virginia's Insurance Marketplace can help you get the health coverage you need. Losing your job's health insurance may let you sign up for a new health plan through a Special Enrollment Period.

When Can You Apply?

You have a total of **120 days** to apply:

- Up to 60 days before your coverage from your job ends
- Up to 60 days after losing your health insurance

When Will Coverage Start?

- If you apply after your job's insurance ends, coverage starts the first day of the following month
- If you apply before your job's insurance ends, coverage starts the first day of the month following your last day of work coverage

Where Can You Get Help Paying for Coverage?

The Marketplace is the only place where Virginians can apply for financial assistance to help lower monthly health insurance costs. Based on your income, you may get:

- Lower monthly premiums
- Reduced deductibles and out-of-pocket costs

What About COBRA?

The Consolidated Omnibus Budget Reconciliation Act (COBRA) allows individuals and their families to continue their employer-sponsored health insurance coverage for a limited time after losing it as a result of certain qualifying life events like job loss.

- You have 60 days to enroll in COBRA. This will give you time to compare other options such as Marketplace plans.
- If your job pays part of your COBRA temporarily, you may qualify for another Special Enrollment Period when that assistance ends.
- If you choose COBRA coverage, you may not be able to switch to a Marketplace plan until your COBRA coverage ends.

Need Help?

The Marketplace has you covered. Speak to an assister to get free, local support in person or call our Consumer Assistance Center at **888-687-1501**.

What Plans Are Available?

Virginia's Insurance Marketplace offers high-quality health and dental plans that cover:

- Doctor visits
- Hospital stays
- Mental health care
- Prescription drugs
- Pediatric care
- Preventative services and more

For more information about COBRA, scan:



You Have Options. We're Here To Help.

Losing your job doesn't mean losing access to health care. Explore high-quality health insurance today at

Marketplace.Virginia.gov