

LOSING YOUR HEALTH INSURANCE? UNDERSTAND YOUR OPTIONS.



IT'S IMPORTANT TO COMPARE YOUR COVERAGE OPTIONS

If you're losing your health insurance due to unemployment, job change or other reasons, you need to understand the options available to you to continue major medical coverage for you and/or your family. Your options may include:

- » **Individual and Family plans**
- » **COBRA** (former employer coverage)
- » **Medicare**
- » **Medicaid**

Use the chart below to compare each option to find the best fit for you.

| | INDIVIDUAL AND FAMILY | EMPLOYER'S COBRA | MEDICARE | MEDICAID |
|------------------------------------|--|--|--|--|
| Who's Eligible | Individuals and families under age 65 | Former employees | Individuals age 65+ or with certain disabilities | Individuals age 18-64 and 65+ receiving Medicare and/or Medicaid benefits |
| Health Plan Options | Choose from a range of coverage options. | Must continue with existing network and plan design. | Choose from a range of coverage options. | Age, disability and income-based plans for adults receiving Medicare and/or Medicaid benefits. |
| Enrollment Deadline | <i>Must enroll within 60 days of the date your employer-based coverage ended.</i> | | <i>You qualify for a Special Enrollment Period that begins when your employer coverage ends or when your employment ends, whichever comes first.</i> | <i>Monthly or quarterly, depending on the plan.</i> |
| Enrollment & Acceptance | If you apply and pay your premium, you will get coverage. | | If you qualify and continue to pay your Part B and plan premiums, you will get coverage. | If you qualify, you will get coverage. |
| Coverage Duration | Unlimited. You can keep coverage as long as you pay the premiums. | Limited. Coverage typically lasts up to 18 months as long as you pay the premiums. | Unlimited. You can keep coverage as long as you to pay your Part B and plan premiums. | Keep your coverage for as long as you meet eligibility criteria. |
| Premium | Varies by plan. | You're responsible for the full premium cost. | Varies by plan. You must also continue to pay your Part B premium (based on your income). | Plans have no premium. Members with Medicare must pay their Medicare Part A and/or B premium. |
| Premium Assistance | May be eligible for financial help that can help pay part of your monthly premium or lower your out-of-pocket costs. | Not available. | Low-income plans may be available that offer premium discounts. You might also qualify for extra help paying for your prescription costs. | Does not apply. |
| Service Fees | No hidden fees. | 2% service fee may be added to the monthly premium. | No hidden fees. | No hidden fees. |

LET US HELP DETERMINE YOUR BEST OPTION

Whatever you decide, remember you have a limited time to sign up. Contact us for help determining the coverage option that will fit your needs, your life and your budget.



Give Us Call

Chat with a Medica Sales Consultant at **1-866-745-9919** (TTY: **711**).



Send Us an Email

Write to a Medica Sales Consultant at **medica.com/ContactUs**.



Go Online

Visit **medica.com/Covered** to explore and compare Medica's plan options.

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