

Losing Job-Based Health Insurance?

If you lose your job, and with it your job-based health insurance coverage, you have a number of options. You may buy an individual plan through the Marketplace or off the Marketplace through an independent insurance company. You may also have the option of keeping your health insurance for a limited time through a program called COBRA continuation coverage.

Option 1: Get an individual Marketplace plan

If you leave your job for any reason and lose your job-based coverage, you can choose to buy coverage from the Marketplace during a Special Enrollment Period.

As a licensed insurance agent with HealthMarkets Insurance Agency, I can help you find out if you qualify for a subsidy to help lower costs. I can also help you navigate the Marketplace to find the right plan for you and enroll for coverage.

Option 2: Get an individual plan outside of the Marketplace

You also have the option during your Special Enrollment Period to purchase health insurance outside of the Marketplace. HealthMarkets Insurance Agency works with more than 140 national and regional insurance companies who offer thousands of policies across the country to help you find the coverage that best meets your needs and budget - on or off the Marketplace.

Option 3: Get COBRA coverage

You may also be able to keep your job-based plan through COBRA continuation coverage. COBRA is a federal law that may let you pay to keep you and your family on your employee health insurance for a limited time (usually 18 months) after your employment ends or you otherwise lose coverage.

If you buy COBRA continuation coverage, you won't be able to get any of the lower costs on premiums and out-of-pocket costs that people may get using the Marketplace. You'd also have to pay the full monthly premium, including any part of the premium that your employer had contributed.

**You have a limited time to take advantage of your
Special Enrollment Period.**

**Call today for a FREE consultation
and to learn more about your options.**



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**health
markets**[®]

Are You Losing Your Current Health Insurance Coverage?

I Can Help!



HEALTH
INSURANCE
CHANGES
AHEAD

Don't delay! You may be eligible for a Special Enrollment Period, which is generally 60 days following the loss of coverage, to enroll for new health insurance.

Call me at **888-471-0611**
for a FREE consultation to learn about your options

HealthMarkets Insurance Agency

Health | Medicare | Small Group | Life | Supplemental



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