

EXPERIENCED ONE OF THESE EVENTS?

You may still be able to get affordable health insurance with financial help



Change in income



Aging off parent's health plan



Permanent move



Graduation: loss of student health plan



Divorce: loss of health plan



Losing coverage
(employer insurance, COBRA, Medicaid, etc.)



Gain legal immigration status



Have or adopt a child



Get married



Released from incarceration



Other changes

FREE IN-PERSON expert help is available in your area.

Call 1-855-733-3711

www.GetCoveredAmerica.org/Connector

 LEGAL AID OF NORTH CAROLINA

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NC NAVIGATOR
CONSORTIUM



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For FREE Local In-person Assistance:
Call the NC Appointment Line 855-733-3711 or
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Weighing Your Options between COBRA and ACA Marketplace Plan?

*Schedule an appointment to learn about your options under ACA **before** choosing COBRA.*

I. COBRA vs. ACA

- A. COBRA option is **generally more expensive** than ACA because there is no financial help available for COBRA.
- B. **Financial help is available with ACA Marketplace plans.** 91% of North Carolinians who enrolled in ACA Marketplace plan received financial help with premium for 2016 coverage.
- C. **Once you enroll in COBRA, you cannot switch to ACA except:**
 - During Open Enrollment Period (the next Open Enrollment Period will not start until November);
 - If you have a qualifying event that makes you eligible for Special Enrollment Period (SEP) (Note: Voluntarily dropping COBRA outside of Open Enrollment Period does not make you eligible for SEP); or
 - Expiration of COBRA

II. Special Enrollment Period (SEP) - allows you to enroll outside of Open Enrollment Period

- A. Life Changes that may qualify for a Special Enrollment Period, which allows you to enroll outside the Open Enrollment Period that ended on January 31, 2017 for 2017 coverage. Some examples include:
 - Loss of coverage (**employment based health insurance due to job loss, expiration of COBRA coverage**, loss of Medicaid eligibility, etc.)
 - Marriage, birth, adoption, placement of foster care
 - Permanent move
 - Certain changes in income
 - Release from incarceration
 - Becoming lawfully present
- B. **Must enroll within 60 days within the life change event occurring!**