



IF YOU NEED HEALTH INSURANCE, we have you covered.

If your employment status has changed, affecting your employer-sponsored insurance, we can help. Options include:

- + **Individual and family plans** if you are permanently laid off (ACA compliant)
- + **Supplemental short-term coverage** if you're temporarily laid off or have had your hours reduced¹
- + **Medicare plans** for those who are eligible
- + **COBRA or State Continuation plans** to extend employer coverage once your employment ends

Individual and family plans

If you've had a Qualifying Life Event (QLE), you may be eligible to enroll in Affordable Care Act (ACA) coverage outside of the Open Enrollment Period. QLEs include the loss of job-based health insurance. Keep in mind that you may only have 60 days before or after the event to enroll in a plan. You may also qualify for a subsidy to make it more affordable.²

Short-term plans

If you qualify, this is a good option if the changes to your job are temporary. It can tide you over until you are again eligible for your employer's plan. Once you sign up, coverage can usually begin the next day. Covered expenses include diagnostic doctor visits, ER visits, hospital stays and more.

Medicare plans

If you are Medicare-eligible and have permanently lost your job-based health insurance due to a QLE, you may wish to choose a Medicare plan. The time period to sign up is 63 days from the expiration of your employer plan. Different rules may apply for those temporarily laid off. Please visit [BlueCrossNC.com/2020Plans](https://www.BlueCrossNC.com/2020Plans) for more details.

COBRA or State Continuation plans

If you are permanently laid off, you may be able to continue your former employer's insurance. Ask the employer's health insurance administrator what your options are.

We're here to help.

We can help you find the right plan for you and your family. For personal, no-cost assistance, call us at **1-888-802-4171** or visit [BlueCrossNC.com/2020Plans](https://www.BlueCrossNC.com/2020Plans).

¹ The federal government determines eligibility and subsidy amount for health insurance plans purchased on the federally facilitated Marketplace. Details can be found at [healthcare.gov](https://www.healthcare.gov).

² Short-Term Medical is not a Blue Cross NC product. It is offered by Mosaic Group Services, an authorized agent of Blue Cross NC and IHC Group, and is underwritten by Independence American Insurance Company (IAIC), a wholly owned subsidiary of the IHC Group. IAIC is an independent insurance company that is solely responsible for the insurance coverage it provides.

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