



## Keep your health insurance, even if you lose your job.

Did you recently resign from or lose your job? If so, you have hopefully met with your Human Resources department to learn about your health insurance options, including signing up for COBRA insurance. State and federal regulations protect you from losing your health coverage in the event you lose your job. Unfortunately, they offer little protection from high premium costs. COBRA may be your best option, especially if you have a pre-existing condition.

### Short-term insurance options:

#### **Federal COBRA (continuation coverage)**

Federal COBRA protects you from suddenly losing health insurance when you are no longer employed by a company with **more than 20 employees**.

- You can continue to be insured with your employer group health insurance plan for a certain time frame, generally 18 months.
- Your benefits would stay the same without any break in your insurance.
- Your cost is much higher because your employer is no longer paying for the insurance – you are.

#### **Mini-COBRA (continuation coverage)**

Pennsylvania's Mini-COBRA law works like federal COBRA, but applies to Pennsylvania companies with **2-19 employees**. You must contact your employer to receive instructions for enrolling in Mini-COBRA.

- The benefits will continue for a set time frame, which is nine months.
- Your benefits would stay the same without any break in your insurance.
- Your cost is much higher because your employer is no longer paying for the insurance – you are.