

# You can continue your health insurance, even if COBRA is ending. It's called conversion.

If your COBRA or Mini-COBRA coverage is ending and you are still looking for work, you have two options for converting your employer or group insurance to individual insurance – either to an individual conversion policy or a HIPAA conversion policy. Your employer's policy will actually tell you if you are able to convert. If you're not able to convert to an individual policy, you can take advantage of HIPAA conversion. Conversion is beneficial because you cannot be denied due to a pre-existing condition. Begin exploring your options early, before your COBRA or Mini-COBRA coverage ends.

## Individual Conversion

- An individual conversion policy is continued through your current insurance company.
- You cannot be denied because of a pre-existing condition.
- If your employer's insurance contains a conversion right, the insurance company must receive your application and first payment within 31 days of notifying you of your conversion options.
- The effective date of the new conversion policy will be the day after your COBRA or Mini-COBRA insurance ends, so you will not have a lapse in insurance.

## HIPAA Conversion (also known as a HIPAA Alternative Mechanism Policy)

- There are two types of HIPAA conversion policies – standard or comprehensive.
- Only available from a Blue Cross and Blue Shield company. To find a company in your county go to [www.PAHealthOptions.com](http://www.PAHealthOptions.com).

- Make sure you receive a "Certificate of Creditable Coverage" from your insurance company to document your prior coverage.
- It's best to contact the Blue Cross and Blue Shield company before your COBRA or Mini-COBRA end date so you will not have a lapse in insurance coverage.
- Specifically ask for a HIPAA conversion application – otherwise you might receive the wrong one.
- If you forget to ask for a HIPAA conversion application before your COBRA or Mini-COBRA coverage ends, you have 63 days for the company to receive the application. But beware – if you apply after your insurance ends you will have a lapse in coverage.