

# Recently Unemployed?

## Learn Your Health Coverage Options.

### COBRA vs. Pennie®

When you lose job-based coverage, you may be offered COBRA Continuation Coverage by your former employer. Pennie is an alternative for health coverage for those who have lost or will be losing job-based coverage. Pennie may be a more affordable option than COBRA coverage.

#### What is COBRA coverage?

- COBRA is a benefit the federal government requires employers of more than 20 employees to offer.
- COBRA coverage is available for those employees, and their dependents, who had been enrolled in the employer's health plan when they worked, and must still be in effect for active employees.
- COBRA is a temporary benefit, lasting from 18 to 36 months. How long a COBRA benefit lasts is up to the employer.
- COBRA allows unemployed workers, or those who have transitioned from full-time to part-time work and no longer qualify for employer coverage, to maintain their health insurance coverage for a set time. It is often more expensive than the insurance an employee had while working—generally, employers cover less of the cost.

#### What is Pennie?

Pennie is Pennsylvania's official health insurance marketplace and the only source of financial savings to lower the cost of coverage and care.

- Pennie offers individual and family health & dental insurance plans to anyone who qualifies during a valid enrollment period.
- If you lose your job-based coverage, you have up to 60 days to enroll in a plan through Pennie during a **Special Enrollment Period**. You can also enroll in Pennie during the **Open Enrollment Period**, November 1 – January 15.

#### Benefits of Coverage through Pennie:

- Nine out of 10 Pennie customers qualify for financial savings through Pennie.
- Pennie's Plan Comparison Tool allows you to browse for insurance plan offerings and see if you qualify for financial savings before you apply. This tool can be found at [pennie.com](https://pennie.com).
- Pennie is here every step of the way. Pennie-certified assisters and brokers can help answer questions and guide customers through the entire process. This expert, personalized assistance is free and can be found at [pennie.com/connect](https://pennie.com/connect).

**Even if you already have enrolled in COBRA coverage, you may be able to enroll in coverage through Pennie.**

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of Pennie customers qualify for financial savings through Pennie.



*Flip Over to Learn More*

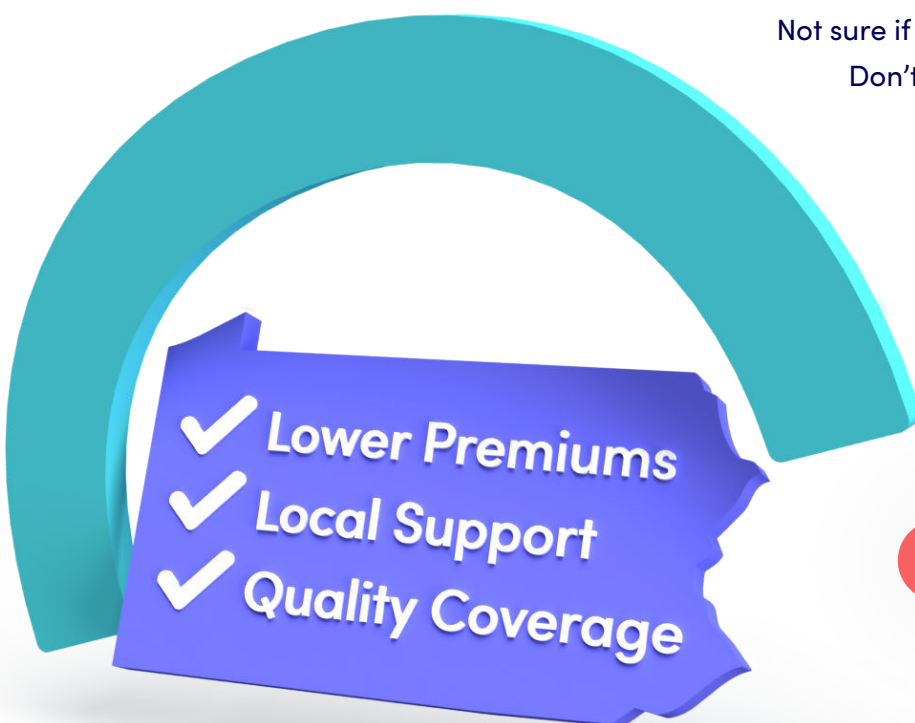
**pennie®**

## Can I switch from COBRA to a plan through Pennie?

	If COBRA costs change because your former employer stops contributing (meaning you must now pay full cost for COBRA):	If your COBRA coverage ends:	If you are choosing to end COBRA coverage early:	
During annual Open Enrollment Nov. 1 – Jan. 15	<b>Yes</b> , you can switch to Pennie.	<b>Yes</b> , you can switch to Pennie.	<b>Yes</b> , you can switch to Pennie.	
Outside of Open Enrollment	<b>Yes</b> , you can switch to Pennie.  You qualify for a Special Enrollment Period.	<b>Yes</b> , you can switch to Pennie.  You qualify for a Special Enrollment Period based on losing COBRA coverage.	<b>It depends.</b>	Do you qualify for a Special Enrollment Period?  Go to <a href="https://pennie.com">pennie.com</a> to see if you qualify for a Special Enrollment Period based on having a qualifying life event, like moving, getting married, or having a baby.

## When in Doubt, Reach Out!

Not sure if you qualify to enroll through Pennie?  
Don't hesitate to reach out with questions.  
You can even find local support and  
work with a Pennie professional to  
help find the best plan for you.



[pennie.com](https://pennie.com) • 1-844-844-8040



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