With plans for all stages of life, everybody benefits.

If you are losing your employer-sponsored health insurance due to a loss of employment, **there are affordable, high-quality options available to you beyond COBRA.** From $0 premium or low cost plans to individual and family plans that include many of the same coverage options and programs you are used to, there are a range of health insurance plans to pick from—including plans available through Excellus BlueCross BlueShield. So you can still have the peace of mind that comes with having coverage you know and trust.

- **The Essential Plan,** with eligibility based on household size and income
- **Qualified Health Plans,** with premium tax credits for those who qualify
- **Other $0 premium or low cost plans** for individuals and children
- **Medicare plans** for those over age 65

Eligibility is based on your NY State residency, age, income, family size and other criteria. These plans may be ideal if you are:

- Losing coverage from your employer
- Looking for a more affordable alternative to COBRA
- Currently uninsured and looking for coverage
- In between jobs, working one or more part-time jobs, on contract or freelancing
- Aging off your parent's health care plan
- Considering retirement, consulting or becoming self-employed

Deadlines to keep in mind:

- If you experience a qualifying life event such as **losing your job and your health insurance through your employer,** you have **60 days** from the date of the life event to enroll in a Qualified Health Plan.
- Enrollment in other $0 premium or low cost plans is available all year long for those who qualify.

We are here to help you get the coverage you need.

If you are under age 65: See what you qualify for at **ChooseExcellus.com** or call us at **1-800-234-4781** (TTY 711). 8 a.m. to 6 p.m. Monday – Friday.

If you are age 65 or older: See what plan is right for you at **ExcellusforMedicare.com** or call us at **1-888-212-7153** (TTY 711). October 1- March 31: 8 a.m. to 8 p.m., seven days a week. April 1 through September 30: 8 a.m. to 8 p.m., Monday – Friday.

A nonprofit independent licensee of the Blue Cross Blue Shield Association

Enrollment deadlines are determined by New York State. Network coverage may vary based on your plan.

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Everybody Benefits