

# YOU HAVE OPTIONS



If you've lost your employer-based insurance, BlueCross BlueShield of Western New York is here to help you understand the ways you may still be able to get coverage.

- COBRA — you pay your portion of the premium, the employer portion, and a 2% administrative fee
- Your spouse's insurance
- The Individual Marketplace



## Navigating the Marketplace

We'll help you determine if you can get financial assistance through New York State of Health (NYSoH) based on your household size and income. NYSoH offers these subsidized plans:



**Medicaid**  
Free insurance



**Essential Health Plan**  
Low-cost insurance if you don't qualify for Medicaid



**Child Health Plus**  
Free or low-cost insurance for children under 19



**Qualified Health Plans**  
Reduced monthly premiums and/or deductibles may be available

If financial assistance is not available to you, you can buy a direct-pay plan through the carrier at full cost.

## Medicare

If you're age 65 or older and still working, you're eligible for Medicare. We can help you understand Medicare and the general requirements, advise you on Medicare Advantage and Supplement options, and help you select a plan to fit your budget and lifestyle needs.

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## Special enrollment period

You have a special enrollment period of 60 days after losing insurance coverage from your employer if one of the following applies:

- You lost your job (voluntarily or involuntarily)
- Your employer stopped offering health insurance
- You are no longer eligible for insurance through your job
- Your insurance no longer provides minimum essential coverage
- Your insurance is no longer affordable and you are otherwise eligible for financial assistance



### Deadlines

Make sure you don't have a gap in your insurance coverage! Remember these application deadlines:

- NYSoH — file by the 15th of the month for coverage effective the 1st of the following month
- Direct pay, Medicare Advantage, or Medicare Supplement — file by the last day of the month for coverage effective the 1st of the following month

## Let us help!

Call us today or schedule a one-on-one meeting with a BlueCross BlueShield benefit consultant or enrollment specialist.



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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-833-735-4515 (TTY 711).  
注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-833-735-4515 (TTY 711)。