

WE'RE HERE TO HELP.

We know these are challenging and uncertain times. We want you to know we're here for you.



If you're losing your employer-sponsored health insurance, **there are affordable, high-quality options available to you beyond COBRA**. From free or low-cost plans to individual and family plans that include many of the same coverage options and programs you're 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 free 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 health insurance through your employer**, you have **60 days** from the date of the life event to enroll in a new plan.
- Enrollment in other free or low-cost plans is available all year long for those who qualify.

We're here to help you get the coverage you need.

If you're under age 65: See what you qualify for at [ChooseExcellus.com](https://www.chooseexcellus.com) – or call us at 1-800-234-4781 (TTY: 1-800-662-1220).

If you're age 65 or older: See what plan is right for you at [ExcellusforMedicare.com](https://www.excellusformedicare.com) or call us at 1-800-671-6081 (TTY: 1-800-662-1220).



Network coverage may vary based on your plan. Our Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-659-1986 (TTY: 1-800-662-1220).

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 1-800-659-1986 (TTY : 1-800-662-1220)。