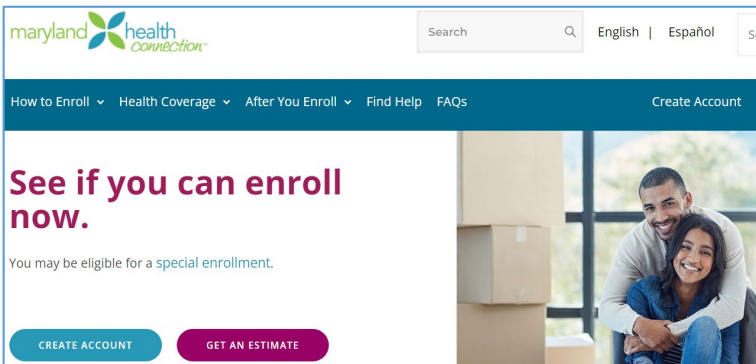
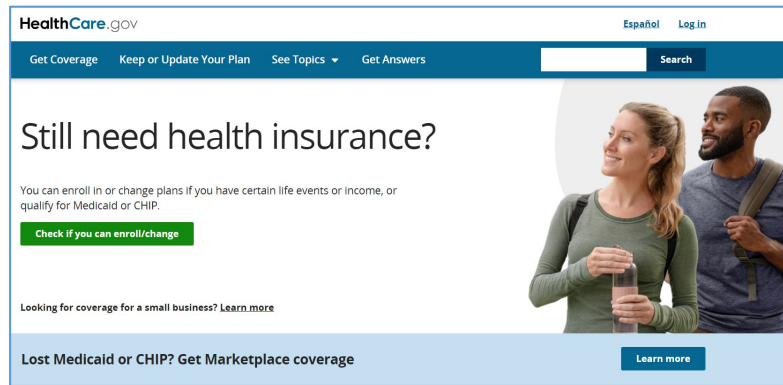


# Two Steps to Affordable Medical Coverage

Alternative to COBRA | Individual Health Insurance Marketplace

1. Visit [www.healthcare.gov](http://www.healthcare.gov)

Beware of fake websites (.com, .org)



2. Select your state.

In Maryland, you will be transferred to [www.marylandhealthconnection.gov](http://www.marylandhealthconnection.gov)



## Things to keep in mind

- Do your planning and research before you lose coverage
- Dropping COBRA voluntarily does **not** qualify for Special Enrollment

## Marketplace Special Enrollment Qualifying Events

If you have one of these life events, you have 60 days to enroll or change plans. This is not a complete list.

- Getting married or divorced
- Having a child, adopting a child, or placing a child for adoption or in foster care
- Moving to Maryland, and some moves within the state
- Gaining or losing a dependent
- Certain losses of other health coverage, such as job-based coverage
- COBRA coverage period ends
- Getting pregnant: you have 90 days from the time your pregnancy is confirmed to enroll.
- Turning 26 years old if you are enrolled in coverage on a parent's plan. You have until the end of the year you turn 26 to enroll.