

**[Slide 1]**

In this presentation, we're going to explore the many options that may be available to you if you're looking to continue coverage with Kaiser Permanente.

**[Slide 2]**

Before we dive in – we want to talk about the features available to you during this webinar. You should be able to hear all the sound through your computer, so please make sure your volume is at an appropriate level. There's no need to dial into a phone number.

We invite you to submit all your questions through the Q&A at the end of the webinar. If your question requires further research or if we couldn't get to your question during our time together, we will follow up with an email within 1 to 3 business days. Thank you for attending our webinar.

**[Slide 3]**

Many qualifying life events can lead to the loss of coverage. Some examples include a loss of job-related coverage, aging off your parent's plan at 26, COBRA coverage ending, and loss of eligibility for a government program.

If changes to your health care are on the horizon, we're here to help you every step of the way. Kaiser Permanente can help you keep the coverage you know and trust, and enroll in a plan that meets your needs and budget.

Over the next few slides, we'll explore the different types of health care coverage that may be available to you, even if you're not currently covered by Kaiser Permanente.

Programs to help you pay for health care.

When you can expect coverage to begin.

And the tools available to you to help you make this decision.

**[Slide 4 — part 1]**

When looking for health care, you have many options.

As an individual, you can look at Kaiser Permanente for Individuals and Families, where we offer a variety of different health plans to fit many different needs and budgets. Financial help is available for those who qualify.

Medicaid is an affordable option if you expect to earn a low income or have a child who needs coverage. Medi-Cal is California's Medicaid program.

If you lose your job or your hours are reduced, COBRA can be a great way to continue the health coverage you get through your employer.

**[Slide 4 — part 2]**

If you or a family member are 65 or older, Medicare health plans can offer affordable coverage. Medicare health plans are also available to people with certain disabilities under age 65.

And finally, an employer-sponsored health plan may be available to you or someone in your household, such as a spouse, domestic partner, or parent if you're 26 or younger.

Over the next few slides, we'll review these options in more detail.

**[Slide 5]**

Kaiser Permanente for Individuals and Families plans can be found either directly through Kaiser Permanente or on state and federal health benefit exchanges.

These offer a variety of health plans at different price points, so you can find one that fits your needs and budget. Also, depending on your family size and income, you may qualify for federal financial assistance to help you pay your monthly membership bill or even qualify for reduced out-of-pocket costs for care.

For general income guidelines and to see if you qualify for federal financial help, go to [buykp.org/apply](https://www.buykp.org/apply).

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If you need additional financial assistance in paying for your health coverage, Medicaid may be an option for you.

Medicaid is a federal and state health coverage program that's available if you expect to earn a low income or if you have a child who needs coverage. To qualify, you must meet certain state-specific requirements. These are based on your income, family size, and age.

If you qualify for Medicaid under your state's program, you may be eligible to receive your Medicaid health care with Kaiser Permanente.

For more information and to see if you qualify, visit [kp.org/medicaid](https://www.kp.org/medicaid).

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You may have heard of COBRA. COBRA is a great way to continue your current group health plan coverage if you're losing coverage due to job loss or a reduction in hours.

COBRA continuation coverage, including continuation coverage under state law, may be available to you to continue employer-sponsored coverage for a limited time.

Federal COBRA continuation coverage usually lasts for 18 months if you lose job-based coverage. How long you can get state continuation coverage varies by state. Check with your employer for details.

With COBRA, you'll pay the full plan membership bill every month plus an administrative fee — so this can be a costly option. To find out if you're eligible for financial help to pay your COBRA monthly membership bill, contact your current or former employer.

If you choose COBRA, your employer-sponsored coverage continues without a break in coverage.

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A Kaiser Permanente Medicare health plan may be an option for you. These plans offer affordable coverage.

While most people have heard of Medicare health plans as an option for adults who are 65 or older, people with certain disabilities who are under age 65 may also qualify for coverage.

To learn more, visit [kp.org/medicareoptions](http://kp.org/medicareoptions).

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And finally, employer-sponsored coverage may be another option for you.

This is coverage offered by an employer or organization of someone in your household, such as a spouse, domestic partner, or parent if you're 26 or younger.

Enrollment rules vary among employers and organizations, so check with them for eligibility information.

**[Slide 10 — part 1]**

Now that we've reviewed the options, let's talk about how soon your new coverage can start.

For those experiencing a qualifying life event, you may be able to change or apply for coverage for a limited time during a special enrollment period.

If you purchase a Kaiser Permanente for Individuals and Families plan through the exchange or directly from Kaiser Permanente, coverage can start for you on the first day of the month after you lose your coverage, but this depends on when you apply.

If you apply for Medicaid and are eligible, coverage may start either on the date you apply for Medicaid or the first day of the month you apply. This really all depends on your state's Medicaid rules.

**[Slide 10 — part 2]**

If you plan to choose COBRA continuation of coverage, your coverage continues without a break.

If you plan on enrolling in a Medicare health plan, coverage can start as early as the first of the following month, depending on when your application is received.

Lastly, for employer-sponsored coverage, please check with your employer or organization.

**[Slide 11]**

Having health coverage is so important to your overall health. There are many ways you can get financial assistance to stay covered if you need to.

Depending on your family size and income level, you may qualify for several types of aid.

Federal financial assistance can help you pay your monthly membership bills. You may also be able to get lower out-of-pocket costs for care.

You may qualify for coverage through Medicaid, the Children's Health Insurance Program, or other government-funded programs.

And finally, Kaiser Permanente Charitable Health Coverage programs offer financial assistance for health care coverage as well. These programs aren't available in all regions.

For general income guidelines and to see if you qualify for federal financial help, go to [buykp.org/apply](http://buykp.org/apply).

**[Slide 12 — part 1]**

We've covered a lot of information in this presentation.

[Kp.org/keepkpcoverage](http://Kp.org/keepkpcoverage) is a great place to start as you begin to explore your coverage options.

You can read up on some of the coverage types we discussed in this presentation, use the continuation of coverage tool to see if you qualify for financial aid, and chat with a transitions specialist.

To use the tool, you'll need to enter your zip code, income, the number of people looking for coverage in your household and their ages, as well as if anyone has any medical conditions. These few questions will allow us to give you a recommendation that is based on your family's unique needs.

**[Slide 12 — part 2]**

But if you'd rather just pick up the phone, you can always call our transitions specialists at 1-800-240-4005, Monday to Friday, 6 a.m. to 8 p.m. Pacific time.

They'll work with you one on one to help you find the coverage that's right for you and your family and answer any questions you may have.

Thank you so much for your time today. We look forward to helping you find the best coverage for your health care needs and budget.