

Free help with your insurance questions or complaints

Consumer Advocacy
Hotline

Toll-free
1-888-877-4894

Salem
503-947-7984

E-mail
cp.ins@state.or.us

Insurance Division
350 Winter St. NE
P.O. Box 14480
Salem, OR 97309-0405

Phone: 503-947-7980
Fax: 503-378-4351
Web: insurance.oregon.gov



Cut health insurance costs by 65 percent!



The federal government economic stimulus package may pay 65 percent of monthly health insurance premiums for up to 15 months if you lose your job and choose to continue your employer health plan through COBRA or state continuation. You may be eligible for the subsidy if:

- ▶ Your job loss was involuntary.
- ▶ You lost your job after Aug. 31, 2008, and before June 1, 2010.
- ▶ Your employer remains in business and still offers health insurance.
- ▶ Your gross income is less than \$125,000 (\$250,000 for joint filers). A partial subsidy may be available if you earn more.

Example

A family that would have paid \$1,200 a month to keep an employer plan pays just \$420 monthly with the subsidy.

A single employee who would have paid \$400 monthly to keep an employer plan pays just \$140 monthly with the subsidy.

How to get the subsidy

- ▶ If you worked for an employer with 20 or more employees, call your former employer if you have not received the forms you need to continue your health coverage.
- ▶ If you worked for an employer with fewer than 20 employees, call the insurance company if you have not received the forms you need to continue your health coverage.
- ▶ Problems? Call a Department of Consumer and Business Services Insurance Division consumer advocate at 1-888-877-4894.

Learn more

Department of Consumer and
Business Services
1-888-877-4894
www.insurance.oregon.gov

U.S. Department of Labor
1-866-444-3272
www.dol.gov/COBRA