

Don't overspend on health insurance

COBRA vs. Marketplace

COBRA can be expensive. But, you have options. Find healthcare coverage that fits your budget and needs. As you transition out of employer-sponsored health insurance, you have two choices for coverage:

COBRA

COBRA allows you to keep the health insurance plan you were enrolled in through your employer, but requires you pay the **full monthly premium plus 2% of administration fees**—meaning your monthly bill is much more expensive.

How you save with Marketplace insurance:

Household size	COBRA cost (representative)	Marketplace cost (average)	Savings
1	\$463	\$147	\$316
2	\$971	\$154	\$817
3	\$1,388	\$240	\$1,148

*Costs shown are illustrative only; please contact benefits department for COBRA costs.

Marketplace health insurance

With Marketplace health insurance, you can enroll in quality coverage at a fraction of the price. On average, we've enrolled employees in health insurance plans that cost **less than \$50 per month**.

Jackson from Memphis saved \$800/month and paid less than \$100/month

All Marketplace plans include these essential services, and more:

- Free preventive care
- Prescription drugs
- Laboratory
- Mental health
- Hospitalization
- Pregnancy
- Maternity
- Pediatric
- Birth control
- Breastfeeding

Learn more: Visit Moreton.HealthSherpa.com or call **(844) 946-1492**

Ayuda disponible en Español

What Are My Options?

OPTION 1

Assistance with Marketplace Plans

Contact HealthSherpa at 844-946-1492 or learn more at moreton.healthsherpa.com





OPTION 2

Individual Coverage Through the Federal Individual Marketplace

What is the Federal Individual Marketplace?

For qualified participants, the Federal Government offers a subsidy for premium payments. Qualified Subsidies are paid directly to the insurance plan you choose. The amount of subsidy is dependent on two key components: household income and number of family members.



Do I Qualify? Family Size	Household Income Eligibility Range	
	Federal Poverty Level (FPL) 100% FPL	400% FPL
	from \$13,590	to \$54,360
	from \$18,310	to \$73,240
	from \$23,030	to \$92,120
	from \$27,750	to \$111,000

Insurance Providers In Utah

University of Utah Health Plans | SelectHealth | Cigna | Regence Blue Cross Blue Shield of Utah

For a Quote: www.healthcare.gov

OPTION 3

Individual Coverage

for individuals and families that **are not eligible** for federal subsidies.

Insurance Providers in Utah

Regence | SelectHealth | Cigna | University of Utah Health Plans



OPTION 4

Individual Coverage with Medicaid

for individuals and families that **are eligible** for federal and state subsidies.

Financial support is available for individuals and families in Utah through Medicaid.

What is Medicaid?



Funded through state and federal taxes, Medicaid provides health care coverage to low-income groups, including children, pregnant women, women with breast or cervical cancer, disabled adults, and qualifying adults over the age of 65. Low-income adults who are not in the groups listed above are not eligible for traditional Medicaid.

Do I qualify for Medicaid?



People qualify for Medicaid coverage based on their monthly income. Poverty levels vary based on the number of adults and children in a household. In addition to other requirements, those receiving Medicaid must be at or below the federal poverty level, which is set at earning \$18,754.20 a year for an individual or \$38,295.00 for a family of two adults and two children.

Medicaid Insurance Providers In Utah



IASIS (Health Choice)

Molina Healthcare

SelectHealth

University Health Plans (HealthyU)