



STATE OF MARYLAND
MARYLAND INSURANCE ADMINISTRATION
525 St. Paul Place, Baltimore, Maryland 21202-2272

**FREQUENTLY ASKED QUESTIONS:
I'M LEAVING MY JOB. HOW DO I KEEP MY HEALTH
INSURANCE?**

Option 1:

If you are married, and your spouse has health coverage available at work, you and your family may be able to enroll in your spouse's plan. You must enroll within 30 days of termination of your employment. You may be able to do this even if it is not open enrollment. Check with your spouse's Human Resources department for the specific rules.

Option 2:

You may be able to continue your coverage under COBRA, which is a federal law. COBRA only applies to employers with 20 or more employees. Information about COBRA is available at www.dol.gov.

Option 3:

You may be able to continue your group coverage under Maryland Continuation Coverage laws. These laws apply to groups of any size, if the group policy is a Maryland contract and is not self-funded. Check with your human resources department to find out if your policy was issued and delivered in another state or is self-funded.

Under Maryland law, you are eligible for continuation coverage if:

- You quit your job voluntarily, or you are involuntarily terminated, but not for cause.
- You were covered under the group health plan for at least 3 months before termination.
- You are a resident of Maryland.

You must notify your employer as soon as possible if you want to continue coverage. Your employer is required by law to supply you with an election notification form within 14 days of your request. You must complete, sign, and return this form to your employer within 45 days of your termination. Detailed information about Maryland Continuation Coverage law is available on our website, www.mdinsurance.state.md.us.

Option 4:

You may also be able to obtain an individual conversion policy without regard to your health status. This policy may not include all of the benefits you had under your group policy, and may be more expensive than group coverage.

You should carefully read your certificate of coverage to learn more about continuation options. There are some important differences between Maryland law and COBRA. You may also call 1-800-492-6116 with any questions.