

Helping you stay covered

You may have several options for staying with Kaiser Permanente. Learn more about the available plan options and when you can enroll.

When do I need to enroll?

It's important to act quickly. Find out when you must apply for coverage:

- **Special enrollment**

The loss of your current coverage triggers a special enrollment period for individual plan coverage. It can begin before you lose coverage – and lasts 60 days after the date you lose (or would lose) coverage. If you sign up before your coverage ends, you may not have any gap in coverage.

- **Open enrollment**

This is a set time each year when you can enroll in an individual plan through Covered California or directly with Kaiser Permanente. However, most people who are losing group coverage will qualify for special enrollment period too.

- **COBRA, Cal-COBRA, and Federal Employees Health Benefits (FEHB) Program Temporary Continuation of Coverage (TCC)**

You can sign up within the time frame listed in your COBRA or Cal-COBRA election notice or the date you lose coverage, whichever is later.

For Federal employees, you can submit your TCC election to your employing agency within 60 days of the separation date or up to 65 days after the employing office's notice, whichever is later.

What are my plan options?

Depending on your situation, you may have more than one option for health coverage. Whether you're going through employment changes, no longer on your spouse's or parent's plan, or interested in financial aid, we can help you find the right option to stay covered.

Learn about your plan options and where to get more information on the back of this page.

We're just a call or click away



Go to kp.org/exploreeoptions to answer a few simple questions and get customized options that fit your needs.



Talk through your options to find the right plan by calling us at **1-800-270-4095 (TTY 711)**

Plan	What it is	Learn more
Kaiser Permanente For Individuals and Families (KPIF)	A range of health plans, available through Kaiser Permanente or Covered California, with options to fit your needs and budget	Call 1-800-270-4095 Visit buykp.org
Medi-Cal	A federal and state health coverage program available to people with low incomes and limited resources	Call 1-800-270-4095 Visit kp.org/medi-cal
Kaiser Permanente Child Health Program (Southern California)	A Kaiser Permanente subsidy program that helps pay for health coverage for children under 19 who have no access to private or public health coverage – and meet specific requirements	Call 1-800-464-4000 Visit kp.org/childhealth program
Kaiser Permanente Community Health Care Program (Northern California)	A Kaiser Permanente subsidy program that helps pay for health coverage for children and young adults under 26 who have no access to private or public health coverage – and meet specific requirements	Call 1-800-464-4000 Visit kp.org/community healthcareprogram
Major Risk Medical Insurance Program (MRMIP)	Health insurance for individuals and their families who were denied coverage before health care reform because of pre-existing conditions	Call 1-800-289-6574 Visit dhcs.ca.gov/services/Pages/MajorRiskMedical InsuranceProgram.aspx
Kaiser Permanente Medicare Health Plans	Kaiser Permanente's Medicare health plans provide Medicare Part A and Part B benefits, as well as Part D prescription drug coverage	Call 1-877-730-0626 Visit kp.org/medicare
COBRA continuation of coverage	Temporary continuation of the same group coverage through COBRA. Most employers with at least 20 full-time employees must offer COBRA.	See the information provided by your previous employer
Cal-COBRA continuation of coverage	Temporary continuation of the same group coverage through Cal-COBRA. It's available to employers with fewer than 20 eligible employees and can extend coverage.	Call 1-800-270-4095
Temporary Continuation of Coverage (TCC)	Temporary continuation of coverage for eligible former Federal employees and family members	Contact your federal agency's human resource or retirement office

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente health plan service area in which you enroll.