

## HEALTH INSURANCE EXCHANGE/MARKETPLACE

**FEDERALLY RUN EXCHANGE:** [www.healthcare.gov](http://www.healthcare.gov)

Instead of enrolling in COBRA coverage or joining your spouse's plan, you and your plan insured dependents can access less expensive coverage options by joining a health exchange through a special enrollment period.

Health Insurance Marketplaces typically have a **60-day special enrollment period**. If you miss the special enrollment period, you will need to wait until their open enrollment period, which is from November 1 to January 15.