

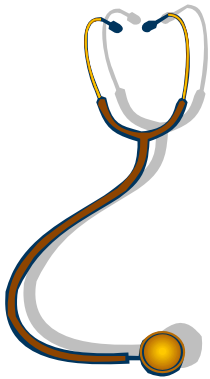
CONSUMER ALERT

Help is available for recently unemployed Californians to keep their health insurance

As California's unemployment rate continues to rise, not only are people left without a job, they are also left without health coverage. COBRA or Cal-COBRA may help the unemployed keep their group coverage. The federal government is offering a 65 percent reduction of the monthly premiums for this coverage for up to 15 months. If you or a family member are involuntary terminated on or before May 31, 2010, you may qualify to pay only 35 percent of the total premium.

Cal-COBRA:

- Cal-COBRA is a California law that is like Federal COBRA. Cal-COBRA applies to employers and group health plans that cover from **2 to 19 employees**. It lets you keep your insurance for up to a total of 36 months.
- The federal government reduction in premium is available to people eligible for Cal-COBRA. Eligible individuals may be able to change to less costly coverage, if the employer allows. Contact your health plan for more information.
- Cal-COBRA is also for people who use up their Federal COBRA. When your 18 months of Federal COBRA ends, Cal-COBRA will extend the time for another 18 months.



Please contact the Department of Managed Health Care's Help Center for additional information and to see if you qualify. The Help Center can be reached at 1-888-HMO-2219 or on the Web at www.healthhelp.ca.gov.