

Pre-Medicare Retiree Insurance Information

A retired TFFR member eligible for Medicare can enroll in the State of North Dakota PERS Dakota Retiree Health Plan as a secondary payer to Medicare (Medicare Supplement). If you are not eligible for Medicare after your employer provided health insurance ends (generally after the 18-month COBRA coverage), the following information may be helpful as you explore health insurance options for you and your family.

When can you buy health insurance?

Special enrollment periods and annual enrollment periods are available when purchasing health insurance. Special enrollments include:

- Loss in minimum essential coverage of a qualified individual or dependent.
 - Job loss, divorce, loss of eligibility for Medicaid or CHIP, expiration of COBRA, health plan being decertified.
 - Loss of coverage **does not** include failure to pay premiums on a timely basis, including COBRA premiums prior to expiration of COBRA coverage.
- Qualified individuals gain or become a dependent through marriage, birth, adoption, or placement for adoption.
- Divorce
- Death
- Medicare or Medicaid eligible

Where can you buy health insurance?

Your insurance options are to choose an individual plan outside or inside the Marketplace.

Shopping outside the Marketplace directly with an insurance company:

- Visit Insurance company websites to shop for an individual plan and purchase directly with that insurance carrier.
- The plan designs and rates will be displayed for you. **There is no reduction in your premiums or cost-sharing on benefits** if you enroll in a plan directly with an insurance carrier.
- Enrollment and customer service is all done directly with the insurance carrier.
- All plan changes can be done directly through the agent/insurance carrier.

Shopping inside the Marketplace:

- Visit healthcare.gov and shop for an individual plan based on the options in your state.
- The plan designs and rates will be displayed for you. **You may be eligible for premium and/or cost-sharing reductions** if you qualify based on income and eligibility guidelines.
- Enrollment and customer service is done with both the Marketplace and your insurance carrier selected for the plan year.
- All plan changes must be done through the Marketplace.

Resources:

Marketplace Website: www.healthcare.gov

North Dakota Insurance Department: www.insurance.nd.gov/health