COBRA & Coverage After a Job Ends

Full voiceover transcript - educational content only

Scene 1: Lost your job? Know your options

Pixel Quest · Module 5 - Part 2

When employment ends, health coverage often ends too - timing varies. COBRA may let you continue group coverage for a limited time, usually at your expense plus fees, for many employers with twenty or more employees. You typically get an election notice - read it. You often have sixty days to elect. This is an overview, not legal advice.

Scene 2: Alternatives to COBRA

Compare, don't panic

Options may include a spouse's employer plan, HealthCare dot gov special enrollment after losing coverage, Medicaid in some states, or other programs. COBRA is often expensive because you pay the full premium. Compare total cost, networks, and covered benefits - not just the monthly number.

Scene 3: Negotiate benefits

Sometimes it's flexible

Salary isn't always the only negotiable item. Extra PTO, remote work, sign-on bonus, education support, or a start date aligned with benefits eligibility - candidates sometimes win these. No guarantees, but asking costs nothing. Get offers in writing.