

Transitioning from employer-sponsored health insurance coverage

Blue Shield of CA provides many options to individuals who are losing eligibility for employer-sponsored health insurance. Determining the best approach to maintain health insurance is driven by your personal circumstances, such as size of employer, age, income, and geographic location.

If you apply within the required time frame, usually within 60 days of losing coverage, you can not be denied coverage due to any pre-existing health conditions.

Based on your income, you may be eligible for Medi-Cal, or premium assistance through Covered California. It's easy to find out if by using our [subsidy calculator tool](#).

It's more important than ever to maintain health insurance. Beyond safeguarding your health, the state of California adopted an individual health care mandate that applies a penalty for those who do not have coverage in 2020.

If You:	Blue Shield Option:	Comments:	Broker Contact:
Lost employer sponsored health insurance coverage	Federal COBRA / Cal COBRA	<ul style="list-style-type: none"> Maintain same insurance plan / network 	Your employer will provide notice of coverage and opt in
	Covered California Exchange/Direct Individual Family Plans (IFP)	Choose among any of Blue Shield's Affordable IFP plans including Trio HMO , PPO , and HDHP plans	Phone Number 1-888-626-6780 website www.blueshieldca.com
Are over age 65	Medicare Supplement or MAPD Plan	<ul style="list-style-type: none"> Must be Medicare eligible Plan availability varies by geography 	Phone number 1-800-633-4227 Website www.medicare.gov
Are eligible for a premium subsidy for an on-exchange plan due to your income level	Blue Shield individual plan through Covered California	<ul style="list-style-type: none"> Must enroll on-exchange in order to receive subsidy 	Phone number 1-800-660-3007 Email coverme@blueshieldca.com
Are eligible for Medi-Cal based upon your income level	Promise Health Plan	<ul style="list-style-type: none"> Available in Los Angeles and San Diego counties 	If reside in LA or San Diego: Phone: 1-866-820-6009 www.blueshieldca.com/promise If reside outside of LA or SD: Website www.dhcs.ca.gov
Your kids are eligible for Medi-Cal and you are eligible for a premium subsidy for an on-exchange plan	Blue Shield individual plan through Covered California/ Promise Health Plan	<ul style="list-style-type: none"> Must enroll on-exchange in order to receive subsidy Promise Medi-Cal available in Los Angeles and San Diego counties 	Phone number 1-800-660-3007 Website coverme@blueshieldca.com
Lost employer sponsored dental / vision coverage	Blue Shield dental and vision	<ul style="list-style-type: none"> If you have had coverage for 12 months, waiting periods will be waived 	Phone number 1-800-660-3007 Website coverme@blueshieldca.com