



Anywhere Real Estate
COBRA Alternative
Enrollment Guide



Gallagher

Insurance | Risk Management | Consulting



Discover Alternatives to COBRA with Gallagher

Your **Trusted Partner** for finding financially flexible alternatives to COBRA medical coverage.

As you navigate the transition away from your employer-sponsored plan or COBRA coverage, it's essential to explore alternative health insurance options that cater to your specific needs.

Our team specializes in finding financially flexible alternatives to COBRA by guiding individuals like you through the maze of health insurance plans, ensuring that you find a solution that not only meets your health needs but also fits your budget. We'll also help you explore whether you qualify for any tax credits or subsidies, which can significantly reduce your monthly premiums.

Our commitment as your trusted partner is to engage in meaningful conversations with you, taking the time to understand your unique circumstances before making any coverage recommendations.

The best part is that there is **no cost** to you, your family or your friends for using our services. Let's begin the process and explore your options together.

Connect with us:

Visit: AHS.AJG.com/Anywhere

Speak with an Advisor: (833) 924-2651

FIND THE BEST PLAN IN 4 SIMPLE STEPS WITH GALLAGHER

1

Connect with a licensed advisor

Gallagher's licensed advisors are here to assist you with finding, comparing and enrolling in a health insurance plan that aligns with your needs and budget.

2

Conduct a risk assessment and needs analysis with your advisor

Health insurance is not a one-size-fits-all approach; with the growing number of options available, it is important to identify the amount of financial risk an individual is comfortable with, as well as steps that can be taken to mitigate those risks in a budget-conscious manner. Gallagher has access to not only health insurance plans but also ancillary products designed to take a holistic approach in protecting our customers from both exposure associated with medical bills, and loss of income.

3

Compare your options, select your plan and enroll

After comparing your COBRA coverage side-by-side with alternative options, your advisor will take you step-by-step through the enrollment process. Your advisor will help you submit the application, as well as assist you in making your first premium payment to bind your policy.

4

Annual plan review

As a valued member of the Gallagher family, we'll review your solution portfolio on an annual basis. This helps us ensure that the plan selected is still the best fit for your unique situation.



Frequently Asked Questions

Let Us Answer Your Questions!

Why choose Gallagher to help?

We provide access to individual and family plan options through a trusted benefits advisor who understands the individual marketplace options both on and off the public exchange marketplace. Our team specializes in assisting individuals and families in discovering more affordable alternatives to COBRA health insurance coverage. We provide **unbiased, professional** advice to help you navigate the health insurance market, and if we identify a solution you like, we'll guide you through the enrollment process.

- We have access to all carriers and plans available to you — including public exchange marketplace and private carrier options.
- Our services are **completely free** for you to use.
- We can help you enroll in a plan with coverage starting as soon as the next day.

What is COBRA health insurance?

COBRA, which stands for Consolidated Omnibus Budget Reconciliation Act, allows individuals to continue their employer-sponsored health insurance coverage for a limited time after leaving a job, experiencing a reduction in work hours, or other qualifying events.

Who is eligible for COBRA coverage?

Individuals who were covered by an employer-sponsored health insurance plan and experience a qualifying event, such as job loss or a reduction in work hours, are generally eligible for COBRA coverage.

How long does COBRA coverage last?

COBRA coverage typically lasts for a maximum of 18 months, although certain qualifying events, such as a death or divorce, may extend the coverage period to 29 or 36 months.

How much does COBRA coverage cost?

COBRA coverage can be more expensive than employer-sponsored coverage, as individuals are responsible for the full premium, including the portion previously covered by the employer, plus a small administrative fee.

What happens when COBRA coverage ends?

When COBRA coverage ends, individuals may have the option to enroll in other health insurance plans, such as those available through the health insurance marketplace, and they may qualify for **tax credits or subsidies**.

Are there alternatives to COBRA coverage?

Yes, there are alternative health insurance options available, and we can help you explore and compare them to find the best fit for your needs and budget.

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