I'm changing jobs. What happens to my coverage?

Draw the timeline before choosing the bridge.

Put three dates on paper

Record your final workday, the exact day old health coverage ends and the day new coverage can begin. Ask both employers to confirm their dates in writing. A new job offer does not necessarily mean health benefits start on the first working day.

Review the gap, if there is one

Possible paths to investigate include a spouse's employer plan, Marketplace coverage and continuation through COBRA where available. Ask each relevant administrator about eligibility, election deadlines, premium requirements and effective dates. Do this before the old plan ends when possible.

Remember the other benefits

A job change can also affect group life insurance, disability benefits and benefits for dependents. Request the departing employer's written information about what ends and whether any continuation, portability or conversion options exist. These options are contract-specific and may have short deadlines.

Keep the transition separate from the destination

The best short-term bridge and the best ongoing arrangement may answer different questions. First understand the timeline and access to care; then compare the longer-term employer benefits on their own terms.

MY SITUATION IN ONE SENTENCE

Private notes - keep this copy

OFFICIAL / PRIMARY REFERENCES - TAP TO READ

HealthCare.gov: losing job-based coverage
HealthCare.gov: COBRA and Marketplace choices
NAIC: life insurance basics

02 Compare with confidence

Changing jobs: protect the transition

Compare bridge options on one sheet

Record total premiums, important providers, prescriptions, cost sharing and the earliest verified start date. If treatment is already scheduled, ask the plan directly how a transition may affect authorizations, networks and claims. Avoid relying on the brand name of the insurer alone.

If considering continuation

Read the actual COBRA notice when offered. Find the election and payment rules, full cost and coverage period. Do not assume canceling continuation later automatically creates a Marketplace special enrollment right. Verify the next route before you end the current one.

Check the new employer package

Ask when enrollment must be submitted, what dependents can join and what happens if the form is late. Review life insurance beneficiary designations and optional benefits separately from the medical plan. Save the confirmation of your selections.

Avoid these transition mistakes

Do not confuse the last paycheck with the last covered day. Do not assume old coverage stays active because an ID card still exists. Do not assume workplace life insurance is permanent personal protection. Track each benefit and its deadlines independently.

THE QUESTION I WANT ANSWERED FIRST

Private notes - keep this copy

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03 Prepare for a conversation

Changing jobs: protect the transition

Bring a simple timeline

Have the old coverage end date, new coverage start date, employer contact names and any continuation notices available privately. Mark dates that have not been confirmed. List the benefits you want to review without sharing health details or identification numbers in an introductory form.

Questions to settle first

Will there be any uninsured days? Which official enrollment option is available? When is the election due, and when must payment arrive? Are dependents included? What happens to group life coverage? Who can confirm that the bridge and the new plan are active?

Tell Derek the transition you face

Try: "I am moving between jobs and want to understand my coverage timeline." Confirm which questions he is authorized to handle in your state. Some answers must come from the old or new employer because only the plan administrator can verify those benefits.

Close the loop

Keep a copy of each notice and confirmation. Calendar the next deadline yourself even if someone is helping. A requested appointment does not protect an enrollment deadline or activate coverage.

A clearer next step starts here.

BOOK A CONVERSATION **READ THIS ONLINE** **CALL DEREK**

Derek Patterson | (760) 504-4939
Start with your situation and state. Keep health records and detailed finances private.

General education, not a quote, eligibility decision or recommendation to buy or replace coverage. Terms and availability vary. Verify authorization, plan rules and deadlines with the appropriate professional or official program.

OFFICIAL / PRIMARY REFERENCES - TAP TO READ

HealthCare.gov: losing job-based coverage
HealthCare.gov: COBRA and Marketplace choices
NAIC: life insurance basics