

# Charting the Course YOUR NEXT CHAPTER

## COMMON QUESTIONS

**If I choose not to continue my retiree coverage through my old employer during the district's open enrollment period, does this trigger a Special Enrollment Period for purposes of exploring Marketplace (on and off-exchange) coverage options?**

Yes, for purpose of exploring coverage on the Marketplace coverage options. There is not a distinction between "terminating" or "renewing"; your Qualifying Event date is your last day of coverage. You will receive a notice of creditable coverage letter from MUST.

**If I'm eligible for other coverage but haven't enrolled yet, can I qualify for Marketplace (on-exchange) premium tax credits?**

Yes, you can explore your options before and during your district's open enrollment period. Depending on your situation, you may also qualify for a premium tax credit. You have a Special Enrollment Period 60 days before or after the Qualifying Event, which is your last day of coverage. Explore your options early. For more information call 1-800-318-2596 or contact Jarett Laden, MUST marketing representative, at 406-366-3252 or [jladen@ms-sf.org](mailto:jladen@ms-sf.org).

**I'm 63 and enrolled in a retiree health plan through my former employer/district. Can I look for coverage and subsidies in the Marketplace?**

Yes, you can explore your options before and during your district's open enrollment period. Depending on your situation, you may also qualify for a premium tax credit. You have a Special Enrollment Period 60 days before or after the Qualifying Event, which is your last day of coverage. Explore your options early. For more information call 1-800-318-2596 or contact Jarett Laden, MUST marketing representative, at 406-366-3252 or [jladen@ms-sf.org](mailto:jladen@ms-sf.org).

**REMEMBER:** Outside of your district's open enrollment or a special enrollment period, you may not be able to voluntarily drop your retiree coverage and replace it with other Marketplace coverage. Consult with a licensed insurance agent specialized in Marketplace coverage.



For questions about your options, contact

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## YOUR NEXT CHAPTER

### COMMON QUESTIONS

**I'm 63 and about to retire. I'll be offered a retiree health plan. Can I look for coverage and subsidies in the Marketplace instead?**

Yes, you can explore your options before and during your district's open enrollment period. Depending on your situation, you may also qualify for a premium tax credit. You have a Special Enrollment Period 60 days before or after the Qualifying Event, which is your last day of coverage. Explore your options early. For more information call 1-800-318-2596 or contact Jarett Laden, MUST marketing representative, at 406-366-3252 or [jladen@ms-sf.org](mailto:jladen@ms-sf.org).

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You can also explore COBRA coverage.

**I'm a district retiree and elected COBRA, which is expensive. Can I drop my COBRA coverage during district open enrollment and enroll in district retiree coverage instead?**

No. Upon retirement, if you were a district eligible covered employee, you needed to notify MUST and/or your business manager within 60 days of your last day of employment of your decision to continue coverage as a retiree.

AFTER  
*climbing*  
THE  
MOUNTAIN  
YOU CAN  
FINALLY  
*enjoy*  
THE VIEW.



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