

Sarah retires from her job.  
She is not eligible for Medicare and is offered retiree coverage.



Sarah chooses retiree coverage

Sarah does not choose retiree coverage.

Sarah's retiree coverage is no longer offered

Sarah drops retiree coverage outside of open enrollment

Sarah drops retiree coverage during open enrollment

Sarah qualifies for an SEP and can enroll in FFM coverage

Sarah qualifies for an SEP; she can enroll in FFM coverage and may be eligible for APTCs

Sarah does not receive an SEP and must wait until open enrollment to enroll in FFM coverage

Sarah can enroll in FFM coverage and may be eligible for APTCs

Sarah has 60 days from when her employer coverage ends to enroll in FFM coverage and may be eligible for APTCs