



Lost Your Health Insurance? You Have Options!

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COVID-19 and the resulting recession have been devastating for individuals and families across the country. Millions of Americans have lost their jobs—and their health insurance – at a time when it is needed most. No matter the cause, options are available to help you regain coverage and reduce out-of-pocket health care costs. Though coverage can be costly, it is far more expensive—and potentially catastrophic—to pay for care without health insurance. See your options below:

COBRA Coverage

If you were terminated from employment or had your hours reduced, had a death or divorce of a covered employee, or lost dependent status, you may be able to keep your previous insurance through the [Consolidated Omnibus Reconciliation Act \(COBRA\)](#), a government health insurance program that provides continued coverage for 18 or 36 months. However, the cost of COBRA varies widely. Though employers can subsidize COBRA coverage for terminated employees, this is not a requirement. It can be expensive for employees left to cover their entire COBRA bill and is good reason to shop around for the best value, especially if you are covering your entire family, cannot find other work, or need to be at home to care for your family.

Family Members Plan

If your spouse is still working, then it may be possible for you to join their employer’s insurance plan. Due to COVID-19, the [IRS](#) is currently allowing workers to add additional family members to their insurance coverage outside the usual enrollment period—as long as their employers allow these additions. If you are under the age of 26, your parents can still add you to their employer or private health insurance.

Health Insurance Marketplace

The [Health Insurance Marketplace](#) (or Exchange) enrollment period can also be waived. If you’ve lost employer-based coverage, you may qualify for the Exchange’s Special Enrollment Period; to be eligible, however, you need to apply within 60 days of losing your coverage. If you are already enrolled in the Exchange and your employer reduced your hours, or if you have a new household member, you may also qualify for additional savings—but you need to report this on your Exchange application within 30 days of the qualifying event.

Other Options

[Medicare](#) and [Medicaid](#) are options for those who qualify. There are also short-term, stripped down plans available from private insurers—the so-called “skinny plans.” However, buyer


beware: read the fine print, because these plans are not required to cover certain essential health services such as maternity care and can deny coverage based on your medical history.

In Summary:

Lost Your Health Insurance?

COBRA Coverage	Health Insurance Marketplace	Medicaid	Join a Family Member's Plan
<ul style="list-style-type: none">If you lost your employer-based health coverage, you may be able to keep your coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA).It can last for up to 18 to 36 months.To be eligible, you must have been enrolled in your employer's health plan.To elect COBRA, notify plan administrator within 60 days of receiving notice or end of policy, whichever comes first.COBRA prices vary based on employer.	<ul style="list-style-type: none">Also known as the Exchange, there is a Special Enrollment Period for special circumstances such as losing employer-based coverage.Apply within 60 days of losing your coverage to be eligible.Compare private plans and apply on Healthcare.gov	<ul style="list-style-type: none">Applications for Medicaid are open year round.If you lost your job, you may qualify due to change in income.Eligibility depends on your state of residence.States have 45 days to process your Medicaid application.Apply through the Health Insurance Marketplace or directly with your state Medicaid agency.	<ul style="list-style-type: none">If you're under the age of 26, you can still be added to your parent's insurance.If you're married and your spouse is still working, you could potentially be added to their employer's insurance plan.

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