

LOST HEALTH COVERAGE DUE TO LOSS OF A JOB?

You Can Still Get Covered

Everyone deserves the peace of mind that health care coverage provides.

Unfortunately, some people entered this crisis without coverage, and others may be losing coverage for themselves and their families as a result of business closures, layoffs and furloughs caused by COVID-19.

If you recently lost your coverage due to loss of a job, you have options. Some options offer only a limited time to enroll. Begin exploring these options as soon as you know you are losing the coverage you have.

Spouse's or Parent's Employer Coverage: If someone in your family still has health coverage through their job, their employer may allow spouses and dependents up to age 26 to be added to the policy. Contact the employer to see if this is an option.

COBRA Coverage: You may be able to keep your employer-provided coverage after losing employment for as long as 18 months. That's under the federal law known as the Consolidated Omnibus Budget Reconciliation Act (COBRA). In many cases, your former employer will subsidize some of the monthly cost for a set period of time. Ask your former employer about COBRA options.

Affordable Care Act Marketplaces: The loss of job-related coverage is considered a 'qualifying life event' under the Affordable Care Act. That means you may be able to buy insurance through the health

insurance marketplaces, outside of the annual open enrollment period. And you may qualify for premium assistance to help you afford the plan. You can learn more about qualifying changes [here](#). Visit [HealthCare.gov](https://www.healthcare.gov) for more information.

Medicaid: Medicaid is the largest health care program in the country, covering about 1 in 5 Americans. It's an essential safety net – there for you when you need it. Depending on your financial situation, you may qualify for Medicaid. Thirty-six states now allow all residents to qualify for Medicaid if their household's monthly income is below a certain threshold, typically around \$1,400 for a single person or \$2,950 monthly for a family of four. To find out if you qualify, go to [Healthcare.gov](https://www.healthcare.gov) or your state's insurance marketplace Website.

If you don't have coverage for reasons other than a job loss, in some states you may also be able to enroll in coverage.

Affordable Care Act Marketplaces: Eleven states (CA, CO, CT, MA, MD, MN, NY, NV, RI, VT, WA) and the District of Columbia have initiated special open enrollment periods to allow people who are uninsured to enroll in coverage in response to the crisis. Visit your state's insurance marketplace Website for more information.

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ADVOCATING FOR MORE AFFORDABLE COVERAGE FOR YOU

Every American deserves affordable health care coverage choices that protect their health and financial stability. And we know coverage can – and should – be more affordable. That’s why America’s Health Insurance Plans (AHIP) is advocating for solutions to make coverage more affordable and available for everyone during the unprecedented COVID-19 crisis. Those solutions include:

- Temporary subsidies or direct financial assistance to employers, specifically to keep their employees covered.
- Subsidies for COBRA premiums so that newly unemployed people can better afford these plans.
- More financial assistance to help people afford premiums through the health insurance marketplaces.
- A one-time Special Enrollment Period (SEP) in the Federally Facilitated Exchanges. That would mean that anyone not covered today can get covered. And anyone with individual market coverage can choose a new plan that they feel best fits their needs during this pandemic.
- Additional funding to states to support their Medicaid programs.

Health insurance providers are committed to working with state, federal and local officials in every way possible, from supporting our public health heroes, to offering specific policy and regulatory changes, to assisting governors, legislatures, the Congress and the Administration.

Together, we can and will meet this challenge.

REACH OUT ANYTIME

Better Care America

Claire Gollegly

cgollegly@ahip.org

202.778.8494

Federal Affairs and Policy

Aron Griffin

agriffin@ahip.org

202.778.8461

Katie Allen

kallen@ahip.org

202.861.1463

Kate Callanan

kcallanan@ahip.org

202.861.1472