

Losing Job-based Coverage

If you lose your health coverage through your employer or a family member's employer (including if you lose coverage because you're no longer a dependent), you have 2 main options for staying covered.

Option 1: Get an individual Marketplace plan

- **See if you qualify for a Special Enrollment Period** to buy a Marketplace plan.
 - You'll have **60 days** to enroll in the Marketplace from the time your coverage ends, which may or may not be the last day of employment.
 - You can also choose a Marketplace plan up to **60 days** before your coverage ends. This will allow your Marketplace coverage to start as soon as possible after your job-based coverage ends.
 - Keep any documents related to your job-based coverage, **including evidence that your coverage has ended or will soon end**—you may need them when you request a Special Enrollment Period.
- **Preview plans and prices** based on your income.
- **Apply for coverage** through the Health Insurance Marketplace.
 - Create an account or log into **HealthCare.gov** to get started. You can also contact the Marketplace Call Center at **1-800-318-2596**. TTY users can call **1-855-889-4325**. When you apply, choose "No" when asked whether you currently have health coverage and "No" if asked whether you'll be offered health coverage through a job. If asked whether anyone has recently lost qualifying health coverage, select the names of all relevant applicants.
 - You'll find out if you qualify for **savings on your monthly premiums** and **out-of-pocket health care costs** based on your income and household size. You'll also see if you qualify for free or low-cost coverage through **Medicaid** or the **Children's Health Insurance Program (CHIP)**.

Note: You don't qualify for a Special Enrollment Period if you voluntarily gave up your job-based health coverage even though you stayed in your job, or if you or your family member loses coverage because you don't pay your premium.

Option 2: Get COBRA coverage

You may be able to buy **COBRA continuation coverage** through your former employer (for you and your family members), usually for up to **18 months**.

- You'll most likely need to pay the entire monthly premium yourself, plus a small administrative fee because employers aren't required to contribute to their employees' coverage under COBRA.

- You won't be eligible for tax credits to lower costs on premiums or any savings on out-of-pocket costs that you would get through the Marketplace, if otherwise eligible.
- Once enrolled in COBRA, you generally can't change to a Marketplace plan outside of the **Open Enrollment Period** until your COBRA coverage has ended (usually after 18 months). If you're already enrolled in COBRA, you may have **options in the Marketplace**.
- If you decide not to take COBRA coverage, you can enroll in a Marketplace plan with savings based on your income and household size instead. Losing job-based coverage qualifies you for a **Special Enrollment Period**. This means you have 60 days to enroll in a health plan, even if it's outside the annual **Open Enrollment Period**.

You have the right to get Marketplace information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html](https://www.cms.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

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