Losing Job-based Coverage

If you lose your health coverage through your employer or a family member’s employer you have 2 main options for staying covered: Get a plan through the Marketplace or sign up for COBRA coverage.

Option 1: Get a plan through the Marketplace

Find out if you qualify for a Special Enrollment Period to enroll in a Marketplace plan. You may qualify if you lost coverage through an employer:

- **In the past 60 days** OR will lose coverage in the next 60 days (including if you lose health coverage through a family member’s employer or through a parent/guardian because you’re no longer a dependent).

- **More than 60 days ago, but since January 1, 2020**, and the coronavirus disease 2019 (COVID-19) national emergency kept you from enrolling in health coverage sooner.

- Because you were furloughed. You may qualify for a premium tax credit to help pay for Marketplace coverage, too.

**Note:** Voluntarily dropping coverage doesn't qualify you for a Special Enrollment Period unless your household income decreased or a change in your previous coverage made you newly eligible for savings on a Marketplace plan.

Keep any documents related to your job-based coverage, including evidence that your coverage ended or will soon end. You may need them when you request a Special Enrollment Period.

For other Special Enrollment Periods you missed due to COVID-19, call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) to see if you qualify. The Marketplace may ask you to submit documents to confirm that you lost coverage on or after January 1, 2020.
Preview plans and prices based on your income at HealthCare.gov/see-plans.

- Visit HealthCare.gov/income-calculator to get help estimating your income.

- **Apply for coverage** through the Marketplace.

- Create an account or log in to an existing one at HealthCare.gov. You can also contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).

- Find out if you qualify for **savings** on your monthly premiums and out-of-pocket health care costs. You'll also see if you qualify for **free or low-cost** coverage through Medicaid or the Children's Health Insurance Program (CHIP).

- Pay your premium to start your coverage. Once you enroll in a plan, you'll pay your premiums directly to the insurance company — not to the Marketplace®. Your coverage won't start until you pay your first premium. Be sure to pay your monthly premiums on time or the insurance company could end your coverage. Learn more at HealthCare.gov/apply-and-enroll.

Find out when your coverage can start with a Special Enrollment Period

- **If you've already lost coverage**, your Marketplace coverage can start the first of the month after you select a plan. For example, if you apply and enroll in a Marketplace plan by May 31, your new coverage can start June 1.

- **If you know you'll lose coverage within the next 60 days**, you can submit an application on HealthCare.gov before you actually lose your coverage if you're offered health coverage through your job. Pick a date in the future that you'd like your coverage to start. For example, if you know you'll lose coverage on April 30, apply and enroll in a Marketplace plan any time in March or April and your new coverage can start May 1.

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**Application Tips**

When you apply, choose “No” when asked if you currently have health coverage or if you're offered health coverage through your job. If asked if anyone recently lost qualifying health coverage, select the names of all the people on your application who you want coverage for.
Option 2: Get COBRA coverage

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

- You'll probably have to pay the entire monthly premium yourself, plus a small administrative fee because employers don't have to help pay for their employees' coverage under COBRA.

- While you're enrolled in COBRA continuation coverage, you won't be eligible for any savings on your premiums or out-of-pocket costs that you would get through the Marketplace, if otherwise eligible.

- Once enrolled in COBRA, you can change to a Marketplace plan during the yearly Open Enrollment Period from November 15 to January 15, or when you qualify for a Special Enrollment Period once your COBRA coverage has ended.

If you're already enrolled in COBRA, you may have options in the Marketplace and may still qualify for a Special Enrollment Period due to:

- Loss of coverage — You have 60 days before or 60 days after your loss of pre-COBRA job-based coverage to enroll in Marketplace coverage. You may also qualify for premium tax credits if you end your COBRA continuation coverage, or if you didn't accept it to begin with. If you plan to drop your COBRA coverage before your Marketplace plan would start, you can select “No” when the application asks if you're currently enrolled in COBRA continuation coverage.

- Changing costs — Like if your COBRA continuation coverage costs change because your former employer stopped contributing, so you have to pay the full cost.

Learn more about COBRA continuation coverage and the Marketplace at HealthCare.gov/unemployed/cobra-coverage/.

How can I learn more?

To learn more about coverage through the Marketplace or your benefits and protections, visit HealthCare.gov or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.