

Tip Sheet on Health Coverage Option for Employers Helping their Employees During the COVID-19 National Emergency

CMS' top priority is protecting the health and safety of the Americans. CMS is providing this important information for employers, so they can help Americans who are experiencing major changes in their lives, such as loss of job or a change in income. These life changes may affect the status of their health insurance and jobs and qualify employees for a number of existing opportunities to obtain health coverage.

Individuals who lose qualifying employer coverage can enroll in individual coverage through:

- the Marketplace at [HealthCare.gov](https://www.healthcare.gov),
- an agent, broker or other assister on [Find Local Help](#), or
- **an Enhanced Direct Enrollment Partner.**

Many individuals may also qualify for financial assistance that can make the coverage more affordable. To see if they qualify for financial assistance, individuals must apply for coverage through any of the means listed above.

In most states, people use HealthCare.gov to enroll in Marketplace coverage, but some states run their own Marketplace. [See a list of states with their own Marketplaces.](#)¹

If any of the following apply, the employee may be eligible to enroll in individual health insurance coverage:

- A business reduces hours for an employee;
- The employee's income decreases because of a reduction in hours; or,
- If the employer's contribution to their health coverage is reduced;

Individuals in these situations may be able to transition from employer-based coverage to Marketplace or Medicaid coverage.

This coverage eligibility is available even to employees who have been given the option to elect COBRA continuation coverage.

To keep up with the important work the White House COVID Task Force is doing in response to COVID-19 visit here www.coronavirus.gov. For information specific to CMS, please visit the [Current Emergencies Website](#).

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¹ See "Where to apply for health coverage" at <https://www.healthcare.gov/marketplace-in-your-state/>

