

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.
 - Enter your ZIP code at the link below and find the name and phone number of an expert in your area who can help you complete your application and understand your health insurance options. In some areas, you'll be able to schedule your appointment right on this website. Look for the "Make an Appointment Online" option below the office phone number.

<http://www.enrollva.org/get-help/>

- 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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