

KNOW YOUR BENEFITS.

From

Obtaining Health Insurance After a Job Loss

A sense of distress may be the first feeling that you experience after a job loss. You may worry about making ends meet, finding a new job and remaining insured. While all of these fears are perfectly normal, you should take proactive steps to alleviate these issues. Specifically, there are many things you can do to obtain new health coverage or maintain your current health insurance. This will protect you and your family if you get sick, need medication or have to visit the doctor while unemployed.

Your Options

Though it is perfectly natural to worry about finding adequate insurance after a job loss, there are many options available. For example:

- **Obtaining coverage from your spouse or domestic partner's employer.** If your spouse or domestic partner's insurance plan is open to family members, you may be able to join now that you no longer have insurance through your employer. Under the Health Insurance Portability and Accountability Act (HIPAA), you have

30 days from the time that your former employer stops paying for your insurance to enroll in your spouse or domestic partner's plan. This rule stands even if your loss of coverage doesn't occur during an open enrollment period.

- **Obtaining coverage from the Marketplace.** Under the Affordable Care Act (ACA), you can enroll in a health plan in the Marketplace during a special enrollment period if you lose your job-based coverage outside of the normal open enrollment period. You may be eligible for subsidies for reduced premiums and you might qualify for lower out-of-pocket costs. Visit www.healthcare.gov for more information about getting coverage through the Marketplace.
- **Continuing your current coverage through COBRA.** The Consolidated

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Omnibus Budget Reconciliation Act (COBRA) gives you the right to remain on the health plan that you had with your former employer. (COBRA does not apply if your employer had fewer than 20 employees, if your employer went out of business or if you were fired for "gross misconduct.") If you are eligible for COBRA benefits, you will receive notice from your former employer or the health plan, and can enroll within 60 days after receiving the notice.

- COBRA generally guarantees coverage for 18 months but may be longer depending on your circumstances.
- Each family member can make a different COBRA election, even if your entire family was once covered under your employer's health plan. Or, your child(ren) may elect COBRA on your plan and you may find coverage elsewhere.
- You are responsible for paying the full COBRA premiums, which includes the amount you used to pay while employed, the amount paid by your former employer and an administrative fee. This can make COBRA coverage very expensive.



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- Your former employer is required by law to inform you about your COBRA insurance options. You can also obtain information from the U.S. Department of Labor (DOL) at www.dol.gov/dol/topic/health-plans/cobra.htm.
- **Getting coverage from state-sponsored programs.** There may be state laws that compliment federal COBRA regulations or other consumer protection statutes. They include:
 - Mini-COBRA plans. If you worked for an employer with 20 or fewer employees, your state may have mini-COBRA laws that allow you to obtain the same benefits by paying the full premium (or more in some states).
 - Conversion policies. If you cannot continue coverage with your former policy, your state may require insurers to convert your policy into an individual plan.
- **Obtaining insurance through protections under HIPAA.** Under this federal law, at least one insurer must sell you a health plan if you can meet the following conditions:
 - You previously had 18 months of coverage without a break for more than 63 days.
 - The last day of your coverage was through your employment.
 - You do not have a COBRA or mini-COBRA option available.
- **Obtaining assistance with insurance costs from the Trade Adjustment Assistance (TAA) Reauthorization Act and Health Coverage Tax Credit.** If you lost your job due to a trade policy (moving your job overseas), you may qualify for 72.5 percent of the cost of your health insurance for up to three years under TAA. Visit the DOL website for more info at www.doleta.gov/tradeact/.
- **Determining if you or any of your family members are eligible for Medicaid, The Children's Health Insurance Program (CHIP), other state programs or VA coverage.** Medicaid is available for low-income individuals and children, parents with dependent children, permanently disabled individuals or those over 65. Eligibility varies from state to state. Visit www.benefits.gov for more information.
 - Though you may not qualify for full Medicaid benefits, you may be eligible for screenings for breast and cervical cancer or assistance with tuberculosis or sickle cell anemia treatments.
 - Consult your local health department for more information about public coverage options in your area.
 - For more information on each state's Medicaid and CHIP programs, visit www.familiesusa.org/issues/childrens-health/name-that-program.html. For more information on your state's CHIP program, visit www.insurekidsnow.gov. To learn more about veteran benefits, visit www1.va.gov/health/index.asp.
- **Obtaining insurance in the individual market (after trying the options listed above).** Though an individual policy may be your only option, it can be quite expensive. To obtain the right coverage for you and your family, ask the following questions when shopping around:
 - What will my premiums cost based on my age and health risks?
 - What will my deductible be?
 - What are the copayment amounts and out-of-pocket expenses?
 - What specific benefits are covered under the plan?



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- What prescription drugs are covered under the plan?
- Will I have to change my health care providers, or use providers that are only in certain networks?
- What is the quality of care provided under the plan and how well do doctors in this plan follow-up with ill patients?

A photograph of three women smiling and laughing joyfully. The woman in the center has curly hair and is wearing a red top. The woman on the left has blonde hair, and the woman on the right has brown hair. They are all looking towards the camera with bright, happy expressions.

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