



HEALTH INSURANCE COVERAGE DURING COVID-19

If you've lost your job or experienced a reduction in hours due to COVID-19, the Marketplace may help.

- If you lost your job-based health plan: You may qualify for a Special Enrollment Period if you lost health coverage through your employer or the employer of a family member **in the past 60 days** OR you expect to lose coverage **in the next 60 days**, including if you lose health coverage through a parent or guardian because you're no longer a dependent. **Note:** Losing coverage you have as a dependent doesn't qualify you for a Special Enrollment Period if you voluntarily drop the coverage. You also don't qualify if you or your family member loses coverage because you don't pay your premium.
- If your employer reduced the hours you work and you're enrolled in a Marketplace plan: Update your application immediately within **30 days** to report any household income changes. You may qualify for more savings than you're getting now. [Learn how to report changes](#).
- If you were furloughed: In some situations, depending on the status of your health coverage from your employer, you may qualify for a Special Enrollment Period. You may be eligible for a premium tax credit to help pay for Marketplace coverage too. [Create an account](#) or [log in](#) to start your Marketplace application to find out if you qualify.
- **If you have COBRA continuation coverage:**
 - If you're entitled to COBRA continuation coverage after you lost your job-based coverage, you may still qualify for a Special Enrollment Period due to loss of coverage. You have **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.
 - If you're enrolled in COBRA continuation coverage, you may qualify for a Special Enrollment Period if your COBRA continuation coverage costs change because your former employer stopped contributing, so you have to pay full cost. [Learn more about COBRA continuation coverage and the Marketplace](#).



- **If you lost your job, but didn't also lose health coverage, because your former job didn't offer coverage:** You generally won't qualify for a Special Enrollment Period. By itself, a job loss (or a change in income) doesn't make you eligible for a Special Enrollment Period to enroll in Marketplace coverage. [See if you qualify for a Special Enrollment Period another way.](#)

Coverage start dates with a Special Enrollment Period due to loss in coverage

- **If you've already lost coverage,** your Marketplace coverage can start the first of the month after you apply and enroll.
- **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 to help make sure there's no gap in coverage. For example, if you know you'll lose coverage on April 30, and apply and enroll in a Marketplace plan April 10, your new coverage will start May

If I can't pay my premiums because of a hardship due to COVID-19

- Check with your insurance company about extending your premium payment deadline or ask if they will delay terminating your coverage if you can't pay your premiums.
- Most of the time, if you aren't receiving financial assistance with your premiums, you have a [grace period](#) determined by state law (often one month). If you're getting financial assistance, you have a three-month grace period during which your coverage can't be terminated for not paying your premiums.
- If your household income has changed, update your application immediately. You could qualify for more savings than you're getting now.

If I'm enrolled in a Marketplace plan and my income has changed

- If you're enrolled in a Marketplace plan and your household income has changed, update your application immediately. If your income goes down or you gain a household member:



- You could qualify for more savings than you're getting now. This could lower what you pay in monthly premiums.
- You could qualify for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP).

For More Info visit: <https://www.healthcare.gov/coronavirus/>

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