

# What Health Coverage Is Available To Individuals & Families Without Job-Based Coverage?

As a community, we know how important it is for people with bleeding disorders to maintain comprehensive health insurance. **There are insurance options available to you if you are experiencing job or other economic impacts of the ongoing coronavirus pandemic.**

Your options will depend on: 1) the **state where you live**, 2) your household's **monthly income right now**, including unemployment insurance or other benefits, and 3) your household's projected **annual income for the entire calendar year**, including earnings before losing your job, from unemployment insurance and other temporary benefits, and income you expect to earn later in the year.

## Medicaid expansion coverage.

In 37 states, Medicaid is available to anyone with an income that qualifies. **Medicaid is usually available for \$0 or very low premiums, and you can sign up at any time.**

**Medicaid expansion states:** Eligibility is based on your household's **current monthly income**, including any severance pay or unemployment insurance. It doesn't matter how much you earned before you lost your job - Medicaid considers only your new income level. A single person with currently monthly income below \$1467 or a family of four with current monthly income below \$3013 will qualify. (This includes people with no income.) **If you go to [www.HealthCare.gov](http://www.HealthCare.gov) and enter your information, the website will redirect you to your state's Medicaid program if you are eligible for coverage.**

**Other Medicaid coverage:** Some people with incomes too high to qualify, or who live in one of the thirteen states that have chosen not to expand Medicaid, might still qualify for public health insurance based on current monthly income. This is especially true for children, pregnant women, and, to a lesser degree, parents. **To explore coverage options for children, visit [www.InsureKidsNow.gov](http://www.InsureKidsNow.gov).**

## HOW CAN PEOPLE SIGN UP FOR COVERAGE?

Visit [www.HealthCare.gov](http://www.HealthCare.gov) to start the process of signing up for coverage. Most people who lost coverage due to a job loss will qualify for a "Special Enrollment Period" (SEP) and can follow the appropriate prompts at [www.HealthCare.gov](http://www.HealthCare.gov).



## Subsidized coverage in the individual market.

Most people who do not qualify for Medicaid will qualify for subsidized coverage in the individual market (“ACA marketplace”). Subsidies are available in all 50 states and can cover all or almost all of the cost of premiums.

Subsidies are calculated based on how much money a household expects to earn for the entire calendar year. The lower a household's projected income, the more generous the subsidy.<sup>1</sup>

**Most households have just 60 days after losing their job-based coverage to sign up for insurance coverage in the ACA marketplace.**

## COBRA coverage from a job.

Under a law known as “COBRA,” most employers are required to offer families the option to “continue” in their job-based coverage, even if the employed family member is laid off. Because under COBRA, **the family is responsible for paying the full premium** (including any amount previously paid by the employer), COBRA will usually be much more expensive than other options – so you should look carefully at all your options before signing up for COBRA. People have 60 days after they lose their job-based coverage to sign up for COBRA, and can enroll by contacting their employer's HR department directly.

## Protect Yourself: Avoid Key Mistakes!

Beware of imposter websites. Unfortunately, some misleading, look-alike websites sell skimpy forms of coverage (e.g., short-term health plans) that do not meet ACA consumer protection standards and will not provide adequate coverage for your bleeding disorder. Families who want to get comprehensive coverage should always go to a “.gov” website.

Don't wait too long to apply. Many people have just 60 days following a loss of employer-sponsored insurance to sign up for an insurance plan in the ACA marketplace or via COBRA.

Don't forget to provide required documents. When you sign up for coverage you may be asked for documentation of your address, your income, and when you lost coverage. People who don't provide that information quickly may not get coverage, so make sure you gather as much information as possible ahead of time and respond promptly to any follow-up requests for documentation.

- Check your spam and junk folder to make sure that nothing falls through the cracks!

Your national organizations are here to help. Please contact **NHF** or **HFA** if you have questions about how to navigate coverage issues.

This post draws heavily upon a March 17, 2020, article by Christen Linke Young of the USC-Brookings Schaeffer Initiative for Health Policy. You can find the full article [here](#).

<sup>1</sup> There is one exception: due to an unfortunate glitch in the law, your household must expect to earn at least 100% of the Federal Poverty Level (\$12,760 per year for an individual, or \$26,200 per year for a family of four people) for all of calendar year 2020 in order to qualify for subsidies.