

Newly Uninsured?

Your Possible Paths To Insurance Coverage

Medicaid Expansion

In 37 states, Medicaid is available to anyone with an income that qualifies

Eligibility is based on your **CURRENT MONTHLY** household income

Apply on your state's Medicaid website
Enrollment is available year-round

Subsidized Coverage In ACA Individual Market

Many who do not qualify for Medicaid will qualify for subsidized coverage

Subsidies are calculated based on **PROJECTED ANNUAL** income

In most states, households only have 60 days after losing job-based coverage to sign up for the ACA Marketplace

Provide required documents in a timely manner to prevent coverage gaps

COBRA Coverage

May allow you to continue your employer-based coverage, even if you've lost your job

COBRA does not cover all employers/employees

You are responsible for paying full premium (including the portion previously paid by the employers) so may be an expensive option
Have 60 days after loss of job to sign-up

Beware of imposter websites. Always go to .gov websites