

Health insurance options for those affected by job loss

For many of these Americans, losing a job doesn't just create worry about providing for their families. It also raises concerns about protecting their health during a pandemic. About half of all Americans get their health insurance through their employer, so for many people, being newly unemployed brings with it uncertainty about how to navigate their health coverage options.

The Affordable Care Act includes a provision that gives people 60 days to enroll in health care after a [qualifying life event](#), such as job loss.

There are a variety of affordable health coverage options, including Medicaid and the state Health Insurance Marketplace through the Affordable Care Act (ACA). Each program has unique characteristics and requirements as outlined below:

- **Medicaid** offers free or low-cost health insurance coverage for lower income residents and the unemployed:
 - In Pennsylvania, Medicaid coverage includes qualifying children, pregnant women, parents, childless adults, seniors, and individuals with disabilities, among others.
 - Residents may qualify if their current income is up to 138 percent of the federal poverty level, which is \$1,467 per month for an individual and \$3,013 per month for a family of four. Pregnant women and children may qualify at higher income levels. Note: CARES Act supplementary unemployment insurance benefits, which can increase unemployment benefits by \$600 per week, **do not** impact eligibility for Medicaid programs.
 - Enrollment is offered year-round, and healthcare services provided up to three months prior to enrollment can be covered retroactively.
 - To enroll in Medicaid in Pennsylvania, visit <https://www.dhs.pa.gov/Services/Assistance/Pages/Medical-Assistance.aspx> or [Healthcare.gov](https://www.healthcare.gov) or call 866-550-4355.
- **Health Insurance Marketplace** is for anyone who doesn't receive employer-provided coverage, and it allows people to choose from multiple health insurance plans to find the right coverage:
 - Enrollment is available during a special enrollment period (SEP). Once a person experiences a [qualifying life event](#) such as job loss, they have 60 days to enroll.
 - Financial assistance is available for Marketplace coverage if a person's expected 2020 income will be 100%-400% of the federal poverty level, which is \$12,490-\$49,960 for an individual and \$25,750-\$103,000 for a family of four.
 - To be eligible for coverage, a person must live in the United States, be a U.S. citizen or national, and can't be incarcerated. [Healthcare.gov](https://www.healthcare.gov) has more details on eligibility.
 - To find out what qualifies for SEP and shop for ACA coverage, visit [Healthcare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325).

Both Medicaid and Marketplace provide an alternative that's often more affordable than COBRA, the health insurance program that allows people to continue their employer-provided coverage if they have lost their job, and it's important to understand the differences. While COBRA maintains a person's existing coverage, they will pay 100 percent of the cost plus an additional 2% in administrative costs. Subsidies to reduce costs are not available through COBRA, and coverage can last between 18 to 36 months, depending on the circumstances of job loss. However, it will eventually expire, and a person may be required to find new coverage, either through employment, Medicaid, or the ACA Marketplace.

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