

# Losing Job-based Coverage

If you lose your health coverage through your employer or a family member's employer (including if you lose coverage because you're no longer a dependent), you have 2 main options for staying covered.

## Option 1: Get an individual Marketplace plan

- **See if you qualify for a Special Enrollment Period** to buy a Marketplace plan.
  - You may qualify for a **Special Enrollment Period** if you lost health coverage through your employer or a family member's employer **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.
  - You may also qualify for a Special Enrollment Period if you lost health coverage through an employer **more than 60 days ago but since January 1, 2020** and the coronavirus disease 2019 (COVID-19) national emergency prevented you from enrolling in health coverage sooner. **For example**, if your job-based coverage ended in July but you were unable to fill out a Marketplace application until October (more than 60 days after your coverage ended) because someone in your household was sick with COVID-19, you may still be able to enroll in a Marketplace plan through a Special Enrollment Period.
    - Since FEMA declared an emergency due to COVID-19, if you lost coverage more than 60 days ago, you only qualify for a Special Enrollment Period if you missed the deadline to enroll due to being impacted by the COVID-19 national emergency, including if you were sick with COVID-19 or you were unsure you'd have job-based coverage.
    - If you lost coverage more than 60 days ago but since January 1, 2020, apply online through **HealthCare.gov** to see if you qualify. For other Special Enrollment Periods you missed due to COVID-19, call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) to see if you're eligible. **Note:** The Marketplace may ask you to submit documents to confirm the loss of coverage. Documents must show that you lost coverage **on or after January 1, 2020**.
  - Voluntarily dropping coverage doesn't qualify you for a Special Enrollment Period unless you also had a decrease in household income or a change in your previous coverage that made you newly eligible for savings on a Marketplace plan.
  - **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** on HealthCare.gov or **log in** to an existing one to start your Marketplace application to find out if you qualify.

- Keep any documents related to your job-based coverage, **including evidence that your coverage has ended or will soon end**. You may need them when you request a Special Enrollment Period.
- **Preview plans and prices** based on your income at [HealthCare.gov/see-plans](https://www.healthcare.gov/see-plans). **Need help estimating your income?** Visit [HealthCare.gov/income-calculator](https://www.healthcare.gov/income-calculator) to make your best estimate.
- **Apply for coverage** through the Health Insurance Marketplace.
  - Create an account or log in to an existing one at [HealthCare.gov](https://www.healthcare.gov) to get started. You can also contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325). When you apply, choose “No” when asked whether you currently have health coverage and “No” if asked whether you’ll be offered health coverage through a job. If asked whether anyone has recently lost qualifying health coverage, select the names of all relevant applicants.
  - You’ll find out if you qualify for **savings on your monthly premiums** and **out-of-pocket health care costs** based on your income and household size. You’ll also see if you qualify for free or low-cost coverage through **Medicaid** or the **Children’s Health Insurance Program (CHIP)**.
- **Pay your premium for your coverage to start**. Once you enroll in a plan, you’ll pay your premiums directly to the insurance company — not to the Health Insurance Marketplace®. Your coverage won’t start until you pay your first premium. Make sure you continue to pay your monthly premiums to your health insurance company on time. If you don’t, the insurance company could end your coverage. Learn more at [HealthCare.gov/apply-and-enroll](https://www.healthcare.gov/apply-and-enroll).

## Option 2: Get COBRA coverage

You may be able to buy **COBRA continuation coverage** through your former employer (for you and your family members), usually for up to **18 months**.

- You’ll most likely need to pay the entire monthly premium yourself, plus a small administrative fee because employers aren’t required to contribute to their employees’ coverage under COBRA.
- You won’t be eligible for tax credits to lower costs on premiums or any savings on out-of-pocket costs that you would get through the Marketplace, if otherwise eligible.
- Once enrolled in COBRA, you generally can’t change to a Marketplace plan outside of the yearly **Open Enrollment Period** until your COBRA coverage has ended (usually after 18 months).

If you’re already enrolled in COBRA, you may have **options in the Marketplace**.

- 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, or if you didn’t accept it to begin with.
- 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 at [HealthCare.gov/unemployed/cobra-coverage/](https://www.healthcare.gov/unemployed/cobra-coverage/).

- If you decide not to take COBRA coverage, you can enroll in a Marketplace plan with savings based on your income and household size instead. Losing job-based coverage qualifies you for a Special Enrollment Period. This means you have 60 days to enroll in a health plan, even if it's outside the annual Open Enrollment Period.

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

- **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. Pick a date in the future that you'd like your coverage to start. 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 1.

You have the right to get Marketplace information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html](https://www.cms.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

