

I just lost my job. How do I get health insurance?

By Stacey Pogue and Melissa McChesney

The Coronavirus has laid bare how many gaps exist in our patchwork system of health insurance coverage. Some Texans who've lost jobs will be able to enroll in the Affordable Care Act (ACA) Health Insurance Marketplace with reduced premiums, but others won't. Many Texans who remain working on the frontlines in low-wage jobs like grocery store clerks, day care workers, and home health aides are not offered job-based insurance. They may want coverage now more than ever, given that they work in essential jobs that cannot be done remotely and that increase their risk of exposure to Coronavirus. They have no affordable coverage options today because Texas has failed to [expand Medicaid](#).

Shoring up health coverage in Texas will also help efforts to combat COVID-19. The most recent Census data show that 5 million Texans were uninsured in 2018, a number that is certain to grow given staggering job losses. In the last four weeks, [more than 1 million Texans](#) have filed for unemployment, and job losses are expected to keep growing. People who are uninsured are more likely to delay or skip needed care. Efforts to control the spread of COVID-19 and reduce fatalities will be less effective if uninsured Texans do not seek COVID-19 testing or treatment for fear of cost.

1. I just lost my job or much of my income. How can I get my kids covered?

You can apply for Medicaid and the Children's Health Insurance Program (CHIP) any time of the year. These programs are available to children under age 19. Your children might be eligible for Medicaid or CHIP if the money your family makes is the same or less than the monthly income shown in the table below. Medicaid eligibility is based on a household's *current* monthly income. When applying make sure to let the agency know if your next paycheck will be substantially different than prior paychecks: for example if you've been laid off or had your hours reduced.

Income Maximum for Children's Medicaid/CHIP	Family Size	Monthly Income
	1	\$2,191
	2	\$2,991
	3	\$3,730
	4	\$4,498
	5	\$5,267

You can get benefits for your children who are U.S. citizens or lawfully present immigrants even if you (the parent or caretaker) are not a U.S. citizen or a lawfully present immigrant. You do not have to give your citizenship or immigration status to get benefits for your children. You only have to give the citizenship or immigration status of the people in your family who want benefits.

Go to YourTexasBenefits.com and click Apply. You can also apply over the phone by calling 2-1-1 (after selecting your language, pick Option 2).

2. I just lost my job, and with it, my job-based health insurance. How do I get covered?

At HealthCare.gov

The Health Insurance Marketplace at www.HealthCare.gov has an annual open enrollment period in the fall. To enroll at other times, people must generally experience a life change that triggers a “special enrollment period.” Losing other health coverage, including job-based insurance, qualifies you for a special enrollment period. It doesn’t matter whether you quit, were laid off or furloughed, had your hours cut so that you were no longer eligible for the plan, the employer dropped coverage, or the business closed – as long as that change caused you to involuntarily lose your coverage.

Act quickly; your special enrollment period is time-limited. You must enroll within 60 days of losing coverage. You can also enroll up to 60 days before losing other coverage, to help avoid a gap in coverage.

You will likely be asked to submit proof that you lost your job-based or other coverage to the Marketplace within 30 days of picking a new plan. You should submit a letter that includes your name and the date on which your coverage ends. Examples include a letter from an insurance company, from an employer or former employer, or a letter showing an employer’s offer of COBRA coverage. If you can’t get the needed letter (for example, if your employer closed weeks ago), apply anyway and submit this [letter of explanation](#). More information about how to prove a loss of coverage is [available here](#).

Depending on your income, you may qualify for financial help from the Marketplace to **lower your premiums and out-of-pocket costs**. Nine-in-ten Texans with Marketplace coverage get financial help to lower their monthly premiums payments. In general, you may be eligible for help to lower your premiums if your expected annual income falls in the relevant range shown in the table below. The income range for subsidies differs for families of different sizes. Legal Permanent Residents in Texas can get Marketplace subsidies even at incomes below the ranges listed in the table. Undocumented immigrants and DACA recipients do not qualify for subsidies and cannot even purchase Marketplace coverage at full cost.

Income Range for Marketplace Subsidy	Family Size	Expected Annual Income* Range for 2020
	1	\$12,490 – \$49,960
	2	\$16,910 – \$67,640
	3	\$21,330 – \$85,320
	4	\$25,750 – \$103,000
	5	\$30,170 – \$120,680

*Whether you are eligible for subsidies is based on what you *expect* to make this year, including what you've already made and what you expect to make until the end of 2020.

Other coverage options

If you've recently lost your job-based coverage, you may have options outside of the Marketplace, but they lack the financial help available in the Marketplace.

COBRA and Continuation. You may be eligible to continue your job-based coverage through COBRA, generally for 18 months. If you work for a smaller employer not subject to COBRA, you still have a similar option to continue job-based coverage through "state continuation," which lasts for 9 months in Texas. You have to pay the full premium – both the employer and employee share –making COBRA and continuation too costly for many.

Spouse or Parent's Plan. Your loss of coverage is also a "qualifying life event," which allows you to join your spouse's plan or, if you are under age 26, your parent's plan.

Also, as noted in Question #1 , you can sign your kids up for **Medicaid or CHIP** at any time.

3. I already have Marketplace coverage, and my income has now dropped. What do I do?

If your reduction in annual income puts you below the poverty line (shown in the low end of the range in the table above; for example, below \$12,490/year for a single person and \$21,330/year for a family of 3) you will lose eligibility for a Marketplace subsidy. However, a person who remains in their Marketplace plan with a subsidy despite having income that falls below the poverty line does not have to repay their subsidy under the federal safe harbor provision.

Texas needs to elect Medicaid expansion, as 36 other states have, to ensure an affordable coverage option for adults in poverty.

For people enrolled in Marketplace coverage who remain eligible for a subsidy, reporting the lower income could mean getting more financial help. When reporting income changes to the Marketplace, people should include unemployment benefits in the income calculation. If you don't, you may underestimate your annual income and need to pay back some of your subsidy when you pay your taxes next year.

The Marketplace has always had a three-month [premium payment grace period](#) available to people with subsidies who are struggling to pay premiums. After you miss your first premium payment, you have three months to fully catch up on premiums, after which your coverage will be canceled back to the end of the first month of missed premiums. On top of that, both [state](#) and [federal](#) agencies have encouraged Marketplace insurers to provide additional flexibility by extending payment deadlines or otherwise helping people struggling to pay premiums. Call your insurer for information.

4. I could use some help enrolling in or making changes to Medicaid, the Children’s Health Insurance Program, or the Health Insurance Marketplace. How do I find help?

Certified enrollment assisters in local, community-based organizations are available across the state to help you enroll in the Marketplace, Medicaid, or CHIP. They are required to provide fair, impartial, and accurate information, free of charge. HealthCare.gov has a tool to [Find Local Help](#). You can filter results to identify trained assisters from local community-based organizations by removing the “Agent or Broker” box under “Filter,” so that only the “Assisters” box is showing. You can also find a list of Texas enrollment assistance by region [here](#).

5. I’m getting unemployment, and I got a “stimulus check” from the government (IRS). Are these counted in my income when applying for Medicaid, CHIP, and Marketplace subsidies?

The table below shows how this money is supposed to be counted for these programs.

	Medicaid and CHIP	ACA Marketplace Subsidies
Unemployment Insurance (UI), including new pandemic UI payments	In general, UI is counted as income for Medicaid and CHIP. However, through July 2020, everyone will get an additional \$600/week payment on top of other UI. This <u>extra</u> \$600/week will <u>not</u> be counted.	The full UI benefit, including the extra \$600/week, <u>will</u> be counted towards your annual income
COVID-19 stimulus check or direct deposit (\$1200 per adult and \$500 per child)	Not counted	Not counted

These income sources and how to count them for program eligibility are new to everyone—including the people and systems processing your application. If you think your application for Medicaid, CHIP, or Marketplace subsidies was incorrectly denied because these new income sources were incorrectly counted, you can ask for help:

- **Trained enrollment assisters** can generally help you troubleshoot denials for Medicaid, CHIP, and the Marketplace. See question #4 for help finding an assister.
- **Marketplace Call Center** at 1-800-318-2596 can answer questions about Marketplace denials. You may have to [file an appeal](#) if your income was counted incorrectly.
- **Texas Medicaid/CHIP Ombudsman’s office** can help troubleshoot issues with Medicaid and CHIP denials. You can call 1-866-566-8989 or get help [online](#).

6. I just lost my job and did NOT have job-based health insurance. How can I get covered?

Losing your job alone does not qualify a person for a special enrollment period. Rather, it is the loss of job-based or other health insurance coverage that triggers a special enrollment period. But there are other situations that could allow you to enroll in the Marketplace.

Life Changes. You may have experienced another life change that does trigger a special enrollment period. Examples include having a baby, moving to a new county, and getting married. See a list of changes that trigger a special enrollment period [here](#).

Income Increase above the Poverty Line. Some Texans who've lost a low-wage job, but who get the new unemployment insurance payment bump of \$600/week through July may qualify for a special enrollment period because their expected annual income has *increased* above the poverty line, making them newly eligible for Marketplace subsidies. The "[move out of the Medicaid coverage gap](#)" special enrollment period runs for 60 days from when your income increased. We recommend that you work with a certified enrollment assister if you think you qualify for this special enrollment period. You and/or the assister need to call the Marketplace Call Center at 1-800-318-2596 and request this special enrollment. Let the call center know that you live in Texas (a non-expansion state) and your previous income was too low to qualify for Marketplace subsidies, but it has recently increased into the subsidy range.

The Trump Administration can and should create a streamlined special enrollment period due to COVID-19, just as it has following other disasters (including Hurricane Harvey), but has so far said it [will not](#). This harmful decision locks millions of uninsured Texans—those who are working and others who have lost jobs—out of coverage.

Buyer Beware! Some insurers are marketing "next-day coverage" in plans with limited coverage. These skimpy (but legal) plans have [several different names](#), like short-term plans, fixed-indemnity plans, association health plans, and health sharing ministries. These plans are often relatively inexpensive, but they may not cover much, putting people at risk of substantial medical debt if they get sick or injured. There are also a bunch of outright [scams](#) out there, including "coronavirus insurance." Avoid scams and skimpy coverage by going directly to www.HealthCare.gov. Type in the URL directly. Don't Google it because misleading ads are too often the first search results.

Stay tuned for additional updates from CPPP. You can find all of CPPP's COVID-19-related work at <http://bettertexasblog.org/covid19/>.

The Center for Public Policy Priorities is an independent public policy organization that uses research, analysis and advocacy to promote solutions that enable Texans of all backgrounds to reach their full potential.

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