



NEED HEALTH INSURANCE AND NOT WORKING IN YOUR PRIOR JOB? THESE ARE THE OPTIONS. ACT NOW TO AVOID LOSING YOUR OPPORTUNITY!

If you are not working because you are on leave, on layoff, or have lost your job, you should look at the following options for health care for yourself and your family. **You should secure coverage within 60 DAYS of when you lose coverage through your employer, or you will lose the opportunity to get affordable benefits through the “Marketplace” until the end of the year.**

	MEDICAL ASSISTANCE	ACA MARKETPLACE	COBRA	FMLA AND PAID SICK
What it is	Insurance for people that are low income, depending on family size. For a family of 3, the monthly income limit is about \$2,500. They will use your current income in determining eligibility, and the \$600 extra per week in Pandemic UC does not count.	Affordable insurance you can buy. Your household size and income determine what health coverage you are eligible for and how much help you'll get paying for coverage. The extra \$600 per week in Pandemic UC will count as income for Marketplace coverage.	Your employer's policy that you can buy when you lose your job. Your income does not matter for eligibility. You will get a “COBRA notice” within 30 days of losing your job or losing coverage because of a reduction in hours.	Continuing benefits that are provided by law, if you are taking Family & Medical Leave for your own or a close relative's serious health condition, or federal or Philadelphia paid sick leave.
Provider	PA Dept of Human Services. You will then choose one of their managed care plans. You can ask your doctor's office what plans they accept, or check www.enrollnow.net .	Private insurers; you shop for insurance to meet your needs and price range.	Your employer's health insurance policy.	Your employer's health insurance policy.
Cost	None.	Relatively low, as many are eligible for a tax credit that reduces their costs.	Very high. You pay the entire cost of coverage, including what your employer had paid.	Same as what you paid while working.
Deadline?	None.	60 days from the day you lost your coverage from your employer. This is your “special enrollment period.” If you miss the deadline you will have to wait until December to apply.	Your COBRA notice probably provides a deadline, which is at least 60 days.	None. Coverage should continue to be provided by your employer while you are on leave.
How to apply	Compass (www.compass.state.pa.us) or by getting help applying over the phone from PHAN at (877) 570-3642 or BenePhilly (for Philadelphia residents) at (833) 373-5868.	www.HealthCare.gov or call 800-318-2596. PHAN can also help you apply (877-570-3642).	Follow the procedure given in the COBRA notice, or contact your employer's Human Resources Dept. You probably have to pay the premiums to make the election.	If you were not provided continued coverage when you went on leave, contact your employer's Human Resources Dept.



IMPORTANT INFORMATION:

- If you are on leave, you should continue your employer coverage and should not be required to search for other coverage.
- COBRA is almost always the worst option. It simply costs too much for most people who are not employed. You can almost always do better with Medical Assistance or the Marketplace, and you should explore those options before electing COBRA. The best reason to elect COBRA, despite its costs, is if you need to maintain the same insurance and same medical providers, such as if you have a very serious illness. Even then, you should see if your providers take one of the Medical Assistance managed care plans, and/or compare your options in the Marketplace.
- **For most people, the best option is to apply for Medical Assistance (MA) now.** Many people who lost their jobs will qualify for MA based on their current income. If your income is low enough to qualify for MA, you are not permitted to choose Marketplace coverage instead (which, unlike MA, is not free). When you apply for MA, you are also applying for Marketplace coverage, and vice-versa. Remember the 60-day deadline for getting insurance through the Marketplace, so apply for MA or Marketplace coverage now. Apply through the website you think you most likely qualify for: COMPASS for MA, or [healthcare.gov](https://www.healthcare.gov) for Marketplace coverage. If you aren't sure what you qualify for, or if you need help applying, call PHAN at 877-570-3642.
- Children may be eligible for MA if low income, or CHIP with higher incomes. CHIP is free for children up to about \$45,000 per year for a family of three, and is subsidized up to about \$65,000 per year for a family of three. You can apply for CHIP at compass.state.pa.us.

You can get help making this complicated decision!

Call the Pennsylvania Health Access Network at 877-570-3642 for counseling.