

Health Care Options during the COVID-19 Pandemic

Congress and President Trump have provided massive investments to support small businesses and other distressed businesses, as part of the government's response to combat the effects the coronavirus is having on the economy. These resources are designed to help small businesses stay open and keep workers connected to their jobs – and to employer-sponsored benefits such as health insurance. For more information on these resources click [here](#).

However, if you lost or expect to lose your health insurance, you may be eligible to apply for health insurance through a Special Enrollment Period, and depending on your income, you may qualify for a subsidy to reduce the cost of your health insurance premium. Click [here](#) to see if you qualify for a Special Enrollment Period.

- You qualify for a special enrollment period if you or anyone in your household lost qualifying health coverage, including coverage through your employer, in the past 60 days, or expects to lose coverage in the next 60 days.
- You qualify if you lose health coverage through a parent or guardian because you are no longer considered a dependent.
- You also qualify for a special enrollment period if you have had certain life events, including moving, getting married, having a baby, or adopting a child.

Help Paying Monthly Premiums for Existing Health Insurance

- If you have trouble paying your monthly premium, reach out to your insurance company to see if they can offer you a “grace period” during which time you may not have to make monthly payments.
- Many insurance commissioners are encouraging health insurance plans to relax their non-payment policies during the COVID-19 crisis.

Consolidated Omnibus Budget Reconciliation Act (COBRA)

- COBRA requires continuous coverage to be offered to covered employees, their spouses, former spouses, and dependent children when group health coverage would otherwise be lost due to certain events.
- When you lose job-based insurance, you may be offered COBRA continuation coverage by your former employer.
- If you're losing job-based coverage and haven't signed up for COBRA, [learn about your rights and options under COBRA](#) from the U.S. Department of Labor (DOL).

Short-Term, Limited-Duration Insurance (STLDI)

- Short-term plans are designed to fill gaps in health insurance coverage, particularly for people transitioning from one type of coverage to another (for example, between jobs).
- These plans may offer less coverage and are not required to meet the coverage and benefit mandates of the Affordable Care Act.

Medicaid or the Children's Health Insurance Program (CHIP)

- Medicaid and CHIP provide free or low-cost health coverage to millions of Americans, including some low-income people, families and children, pregnant women, the elderly, and people with disabilities.
- Medicaid and CHIP eligibility will vary from state to state. Commonly asked questions about eligibility can be answered [here](#).
- To review the most recent guidance and implementation documents for how Medicaid and CHIP are responding to COVID-19, CMS has information [here](#).