

Losing group health insurance coverage during the COVID-19 outbreak

Due to the COVID-19 outbreak, many Oregonians are experiencing layoffs, drastically reduced hours, and uncertainty in their jobs. For those with employer-based health insurance, this can mean the loss of health coverage when it is most vital.

Help is available

There are different options depending on individual circumstances. An important resource for navigating this process is a licensed health insurance agent.

An [online tool to help Oregonians find licensed health insurance agents in their area](#) is available through the [Oregon Health Insurance Marketplace](#). Enter your ZIP code and select the Health Insurance Agents option to find a list of licensed agents who can help you navigate this process.

Seven ways workers with employer-based insurance can maintain coverage after a layoff or reduction in hours

1. After a loss of employer-based coverage, a person can purchase insurance on the Oregon Health Insurance Marketplace

The loss of employer-sponsored health coverage (e.g., from a job loss) triggers a special enrollment period that allows you to get a private health plan and a subsidy through the Oregon Health Insurance Marketplace and HealthCare.gov. You have up to 60 days after the date the coverage is lost to get a health plan at HealthCare.gov. If you sign up before losing your employer-based coverage, you can secure Marketplace coverage that begins the next month and avoid a gap in coverage.

- **Details:** You may be eligible for federal subsidies for insurance purchased on the Marketplace if your expected household income for 2020 is less than four times the federal poverty level. This is about \$50,000 a year for a single person or about \$103,000 a year for a family of four. In many cases, the children in these families are eligible for coverage through the Oregon Health Plan. Open enrollment for anyone to purchase insurance on the Marketplace is usually in November and December.
- **Learn more:** [Oregon Health Insurance Marketplace](#)

2. Workers and their family members may be eligible for free coverage through the Oregon Health Plan, the state's Medicaid program

The Oregon Health Plan (OHP) provides physical, dental, and mental health care for households with lower incomes. You can apply for OHP at any time. Enrollment is always open.

- **Details:** You can have OHP, even if you still have a job. Eligibility is based on current monthly income and varies by household size and other circumstances. Household income is calculated from all taxable income sources, including any unemployment insurance benefits. See the table below for income examples.

Individual	Percentage of Federal Poverty Level (FPL)	Monthly income examples
Adults	Up to 138%	\$1,468 a month for a single person or \$3,013 for a family of four
Pregnant adults	Up to 190%	\$2,730 for a single pregnant adult or \$4,149 for a family of four
Children and teens	Up to 305%	\$4,382 for a family of two or \$6,660 for a family of four.

- **Learn more:** ohp.oregon.gov

3. People who lose employer-based coverage may be eligible for COBRA

COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) is a federal law that requires businesses of at least 20 employees to continue any health benefit coverage for individuals and their families who would otherwise lose their benefits due to termination of employment, reduction in hours, or certain other events.

- **Details:** With COBRA, your family can continue on the same employer-based health insurance for up to 18 or 36 months, but you must pay the entire cost of the premium. Your employer must contact you with information about COBRA coverage, and then you have 60 days to decide on purchasing the COBRA coverage. COBRA is available only if your employer is still offering coverage to its existing employees and would not be available if your employer entirely canceled coverage for all employees. Once enrolled in COBRA, you cannot cancel mid-year and enroll in a plan through the Marketplace without another qualifying event.
- **Learn more:** [COBRA coverage on HealthCare.gov](http://COBRA.coverage.on.HealthCare.gov)

4. State continuation

A worker who loses employer-based coverage may be eligible for state continuation. Oregon law requires businesses of fewer than 20 employees to continue any health benefit coverage for individuals and their families who would otherwise lose their benefits due to termination of employment, reduction in hours, or certain other events.

State continuation applies to those who have had continuous health coverage (not necessarily with the same employer) for at least three months before the date employment or coverage ended.

- **Details:** With state continuation, your family can continue on the same employer-based health insurance for up to nine months, but you must pay the entire cost of the premium. To continue coverage, you must notify the insurer in writing within 10 days after the date you become eligible, or 10 days after the insurer notifies you of your eligibility. You have to pay the full price of the coverage, and your employer can tell you the cost of the

insurance, the date by which you must pay, and the manner in which payment must be provided. Once enrolled in state continuation, you cannot cancel mid-year and enroll in a plan through the Marketplace without another qualifying event.

State continuation is only available if an employer is still offering coverage to its existing employees and would not be available if the employer entirely canceled coverage for all employees.

- **Learn more:** [State continuation](#)

5. A worker 65 and older and some blind and disabled people younger than 65 can enroll in Medicare

Medicare is for U.S. citizens 65 years old and older who meet residency requirements and some disabled people younger than 65.

- **Details:** Workers 65 years or older who lose their employer-based insurance can immediately enroll in Medicare with no penalty.
- **Learn more:** [Medicare.gov](#). The Oregon Senior Health Insurance Benefits Assistance (SHIBA) program provides free Medicare information and enrollment assistance at [SHIBA.Oregon.gov](#) or call 800-722-4134.

6. The business decides to continue paying for employer-based coverage

Some employers may continue to offer health insurance for employees whose work hours have been reduced, although in many cases, part-time workers may have different coverage options and could face different cost-sharing for their coverage.

- **Details:** If you remain on your same coverage, your health insurance would continue with the same rules on deductibles and co-pays as before; however, you may have to pay more in monthly premiums. A reduction in income and an increase in monthly premiums may make you eligible for federal subsidies for individual insurance coverage through the Marketplace. Check their eligibility by going to [HealthCare.gov](#).
- **Learn more:** Check with your employer.

7. Accessing coverage through a spouse's employer-based insurance

If you lose your employer-based coverage, you may be able to obtain coverage through your spouse or domestic partner's employer-based coverage.

- **Details:** Employee-paid premiums and other cost-sharing will vary, depending on the rules of your partner's employer.
- **Learn more:** Your spouse or partner should check with their employer.

Other resources

For small business owners, contractors, and others who have their own individual insurance plans at [HealthCare.gov](#).

If you have purchased Marketplace insurance at HealthCare.gov, you may receive more federal subsidies as your income declines. The actual subsidy is calculated based on annual income. You can update your income information on HealthCare.gov to be sure you receive the correct amount of subsidies.

Verify your health insurance agent's license

It is always a good idea to make sure you are working with someone who is a licensed health insurance agent. This is especially important if an agent contacts you whom you have not found via the Oregon Health Insurance Marketplace's online help tool or contacted initially. During times of disaster and economic uncertainty, it is common for people to receive calls from someone selling health insurance plans that do not provide important consumer protections, including protections for people with pre-existing conditions. Seeking assistance from local licensed agents will help reduce the risks of purchasing products not suitable for your needs.

[You can verify the license of a health insurance agent online](#)

COVID-19 information and resources:

- [Covid-19 Insurance and Information \(Division of Financial Regulation\)](#)
- [COVID-19 Updates in Oregon \(Oregon Health Authority\)](#)
- [National COVID-19 Information \(Centers for Disease Control and Prevention\)](#)
- Food assistance programs in Oregon:
 - [Women, Infants, and Children \(WIC\)](#)
 - [Supplemental Nutrition and Assistance Program \(SNAP\)](#)

For general information on COVID-19, call 211.

If you are having an emergency, call 911.