

# HAVE YOU RECENTLY LOST HEALTH INSURANCE?



You may be eligible for financial help and a special enrollment opportunity.

## FINANCIAL HELP IS AVAILABLE

The amount of help available to pay for health coverage depends on your household income and family size. Use the chart below to determine if you may qualify for help.

Family Size	Maximum Annual Household Income* in 2020 to Qualify for Financial Help		
	Medicaid	HealthCare.gov	FAMIS for Children and Pregnant Women
1	\$17,609	\$49,960	\$26,158
2	\$23,792	\$67,640	\$35,342
3	\$29,974	\$85,320	\$44,526
4	\$36,156	\$103,000	\$53,710

\*The income used to determine eligibility is Modified Adjusted Gross Income (MAGI). MAGI is adjusted gross income (AGI) plus untaxed foreign income, non-taxable Social Security Benefits, and tax-exempt interest. MAGI includes unemployment compensation.

## APPLY FOR FINANCIAL HELP

Visit [HealthCare.gov/see-plans](https://www.healthcare.gov/see-plans) or call **(800) 318-2596** to see how much help is available and enroll in a plan. You cannot be denied for having a pre-existing condition and [healthcare.gov](https://www.healthcare.gov) provides tools to compare plans and find one that fits your needs.

## ENROLL IN MEDICAID

If you are eligible, you can enroll in Medicaid and FAMIS anytime. To find out more visit [CoverVA.org](https://www.coverva.org) or call **(855) 242-8282**.

## WHAT ABOUT COBRA?

Even if you have COBRA coverage, you can seek more affordable coverage through [HealthCare.gov](https://www.healthcare.gov) if you qualify for a Special Enrollment Period.

## AVOID A GAP IN COVERAGE

If you know in advance that you will lose your health coverage, you can apply ahead of time. A special enrollment is available to enroll 60 days before and 60 days after you lose health coverage.

## WHAT IS A SPECIAL ENROLLMENT PERIOD?

For most people, you can only enroll in a health plan through the Health Insurance Marketplace at [HealthCare.gov](https://www.healthcare.gov) between November 1st and December 15th. You can enroll in Medicaid and FAMIS anytime.

However, a **special enrollment period (SEP)** allows you to enroll in coverage through [HealthCare.gov](https://www.healthcare.gov) outside of the regular open enrollment period. **To qualify for a special enrollment opportunity, you must have a qualifying life event and enroll within 60 days** from the date of that event.

### Examples of Events that Qualify you for a Special Enrollment Period

- You lose your health coverage through your job
- Your COBRA coverage period ends
- You are no longer covered by Medicaid or FAMIS
- You lose your health coverage through a family member
- You turn 26 and can no longer be covered on a parent's plan
- You get married
- You have or adopt a child
- You move to or from Virginia
- You are no longer covered by a student health plan

For other qualifying life events, visit [healthcare.gov/screener](https://www.healthcare.gov/screener)

Questions? FREE in-person help is available!

Call 703-647-4757 or go to <http://www.enrollva.org/get-help/> to find a local assister.