Have You Recently Lost Health Insurance?

www.enrollva.org

If you’ve recently lost or are about to lose your health insurance coverage, you may be eligible for a Special Enrollment Period to apply for a private policy through the Marketplace.

What is a Special Enrollment Period (SEP)?

The Open Enrollment to apply for health insurance through the Marketplace is from November 1, 2020 through December 15, 2020. People who experience a change in life circumstance outside of Open Enrollment may be eligible for a 60-day Special Enrollment Period to apply for Health Insurance through the Marketplace. Qualifying events include:

- Loss of previous health insurance due to:
  - Loss of job or leaving a job
  - Turning 26 and aging off your parent’s plan
  - Expiration of COBRA
  - Employer no longer offers coverage, or it is no longer affordable
- Retiring before age 65

Questions? FREE in-person help is available! Call 1-888-392-5132 or go to http://www.enrollva.org/get-help/ to find a local assister.

Important Facts about the Health Insurance Marketplace

- The Marketplace is a tool for comparing and purchasing insurance plans that fit your income and health care needs.
- You can sign up for health insurance through the Marketplace at healthcare.gov or 1-800-318-2596.
- You cannot be denied for having a pre-existing condition.
- Each plan on the Marketplace includes FREE preventive services like annual exams and preventative screenings.
- You could qualify for financial help!
Quick Income Facts

✓ If your income is **138% FPL or less**, you may be eligible for Medicaid (children and pregnant women with income **up to 205% FPL** may also qualify).

✓ If your **income is from 139% to 400% FPL**, you may be eligible for financial assistance on the Marketplace.

✓ You can apply the financial assistance to lower your monthly health insurance premium **OR** take the tax credits as a lump sum when you file your taxes.

✓ If your income is **below 250% FPL**, you may also qualify for “cost-sharing reductions”, which reduce your out-of-pocket costs, such as deductibles and co-payments.

**Marketplace v. COBRA**

✓ If you lose job-based coverage you qualify for a Special Enrollment Period to enroll in a Marketplace plan, even if you are offered COBRA.

✓ The financial assistance offered through the Marketplace is not available for COBRA.

✓ If you enroll in COBRA and your initial 60-day SEP ends, you must wait until Open Enrollment, you qualify for another SEP, or the COBRA expires to enroll in a Marketplace plan.

✓ Medicaid enrollment is open year-round, and you can apply even if you have other health insurance.

✓ **It is always important to compare what doctors, hospitals and prescriptions are covered before switching plans.**

### Medicaid Expansion

Virginia Medicaid’s New Adult Coverage began on January 1, 2019. Now, individuals with income up to 138% FPL, regardless of resources, family size, or disability, can enroll in Medicaid.

You can apply for Medicaid through:

- Cover Virginia Call Center – 855-242-8282
- Commonhelp online application – commonhelp.virginia.gov
- Your local Department of Social Services via paper application
- Healthcare.gov

### ACA and taxes

The tax penalty for not having health insurance has been removed. But, having ACA insurance can still affect your taxes.

You cannot receive financial assistance for a Marketplace plan and be enrolled in **or eligible for** other “minimum essential coverage”.

Be sure to cancel your Marketplace coverage if you gain new employment that offers health insurance (even if it is more expensive than the Marketplace plan) or become eligible for Medicaid or Medicare. If you do not, you may have to repay the financial assistance you received through the Marketplace while eligible for other coverage.

---

**Income Levels at a Glance**

<table>
<thead>
<tr>
<th>Household Size</th>
<th>138%</th>
<th>150%</th>
<th>200%</th>
<th>250%</th>
<th>300%</th>
<th>400%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>17,609</td>
<td>18,735</td>
<td>24,980</td>
<td>31,225</td>
<td>37,470</td>
<td>49,960</td>
</tr>
<tr>
<td>2</td>
<td>23,792</td>
<td>25,365</td>
<td>33,820</td>
<td>42,275</td>
<td>50,730</td>
<td>67,640</td>
</tr>
<tr>
<td>3</td>
<td>29,974</td>
<td>31,995</td>
<td>42,660</td>
<td>53,325</td>
<td>63,990</td>
<td>85,320</td>
</tr>
<tr>
<td>4</td>
<td>36,156</td>
<td>38,625</td>
<td>51,500</td>
<td>64,375</td>
<td>77,250</td>
<td>103,000</td>
</tr>
<tr>
<td>5</td>
<td>42,339</td>
<td>45,255</td>
<td>60,340</td>
<td>75,425</td>
<td>90,510</td>
<td>120,680</td>
</tr>
<tr>
<td>6</td>
<td>48,521</td>
<td>51,885</td>
<td>69,180</td>
<td>86,475</td>
<td>103,770</td>
<td>138,360</td>
</tr>
<tr>
<td>7</td>
<td>54,704</td>
<td>58,515</td>
<td>78,020</td>
<td>97,525</td>
<td>117,030</td>
<td>156,040</td>
</tr>
<tr>
<td>8</td>
<td>60,886</td>
<td>65,145</td>
<td>86,860</td>
<td>108,575</td>
<td>130,290</td>
<td>173,520</td>
</tr>
</tbody>
</table>

*Income = Adjusted Gross Income + Social Security + Foreign Income + Non-taxable Interest

**Household = Tax Filing Unit

***FPL = Federal Poverty Level

---

This project is supported by the U.S. Department of Health and Human Services, FOA CA-NAV-15-001 from CMS. The contents provided are solely the responsibility of the authors and do not necessarily represent the official views of HHS or any of its agencies.