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.

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Medicaid</th>
<th>HealthCare.gov</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$17,609</td>
<td>$49,960</td>
</tr>
<tr>
<td>2</td>
<td>$23,792</td>
<td>$67,640</td>
</tr>
<tr>
<td>3</td>
<td>$29,974</td>
<td>$85,320</td>
</tr>
<tr>
<td>4</td>
<td>$36,156</td>
<td>$103,000</td>
</tr>
</tbody>
</table>

*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 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 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 or call (855) 242-8282.

**WHAT ABOUT COBRA?**
Even if you have COBRA coverage, you can seek more affordable coverage through 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, the deadline to enroll in or change a health insurance plan for 2020 has passed. However, a special enrollment period (SEP) allows you to enroll in or make changes to your health insurance 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

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.