



TIPS

from the Consumer Health Action Network

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Finding Health Insurance after Losing Your Job

If you've lost your job and you're struggling with bills, you're probably also worried about your health care. Do you have health insurance through your job? Did you lose your job or are you in fear of losing it? What will you do about you and your family's health coverage? If you lose your job, and the health insurance that goes with it, you have options. Look at all your options and consider them carefully.

- 1) If you can, try negotiating with your employer to keep your health insurance plan and pay what you did as an employee. Ask to stay on your company's health care plan for longer or for them to pay part of your COBRA premium.
- 2) You and your family may also be eligible for public programs, which cover pre-existing conditions. There are eligibility requirements for each program.
 - HUSKY is the program that covers children and some parents. It is a comprehensive plan, and costs are based on income. More information is available at 1-877-CT HUSKY or www.huskyhealth.com.
 - Medicaid is also available for low income individuals who are over age 65 or permanently disabled.
 - The SAGA medical program provides medical assistance to individuals with very low incomes.
 - The Charter Oak plan was designed to provide health coverage to all CT residents regardless of income level. The monthly premium and annual deductible will be based on income. Call 1-877-77 CT OAK for an application or visit their website www.charteroakhealthplan.com. More information is available in our [tip sheet](#).
- 3) COBRA is another option. Your company must offer you COBRA, but it only lasts for 18 months. If you worked for a large company, you may have the right to keep the group health plan you had at your job. By law your company has to inform you of your COBRA rights. There is a new program to help you with your COBRA premiums. It will pay 65 percent of your COBRA premium for 9 months. Contact the human resources department of your former employer or call the US Department of Labor at 1-866-444-3272 for more information. More information about COBRA is available in our [tip sheet](#).
- 4) If you lose your job, you can try joining your spouse's or domestic partner's insurance through their employer. Even if you turned down this insurance in the past, you may be eligible to join

if you lost your coverage because you lost your job. Under federal law you have 30 days to join your spouse's plan even if it is not during the open-enrollment period.

- 5) Another option is coverage with the Health Reinsurance Association (HRA), the state's high-risk pool. The HRA guarantees coverage to individuals who can't get coverage because of pre-existing conditions. Generally the premiums are very high but it's a good set of benefits.
- 6) Try looking for individual insurance. Make sure you research your options. Prices are based on your age, health, gender, weight, and overall health status. Also, your policy does not have to cover treatment for pre-existing conditions. When looking into one of these plans, make sure you get information about:
 - a) What are the total charges including premiums, deductibles, and co-pays?
 - b) What benefits are covered?
 - c) What prescriptions are covered?
 - d) Are there limits for any benefits?
 - e) Are there any pre-existing condition limitations?
 - f) Does the plan cover your doctor? If not, can you still see your doctor?
- 7) Health Savings Accounts and medical discount cards might also be helpful, but you should think about them carefully. Only you can decide if they will work for you.
 - A Health Savings Account (HSA) is a tax-exempt savings account that you can open to save money for current and future health care costs. In order to open one, you must have a high deductible health plan. For further information, see our [tip sheet](#).
 - Medical discount cards claim to give large discounts off the full price of medical care for an enrollment fee and monthly membership fee which may be very high. Discounts are not guaranteed and you have to pay your medical bills at the time of service. These discount cards are NOT insurance. For further information, please see the [tip sheet](#) about medical discount cards.

If you need help finding health insurance after losing your job, contact us toll free at 1-888-873-4585.