

Health Insurance Options After Job Loss

If you've recently lost your job and your health insurance, Virginia's Insurance Marketplace can help you get the coverage you need. Losing employer-sponsored health insurance qualifies you for a Special Enrollment Period, which allows you to enroll in a new plan outside of the annual Open Enrollment Period.

When Can You Apply?

You have a total of **120 days** to apply:

- Up to 60 days before your job ends
- Up to 60 days after losing your health insurance

When Will Coverage Start?

- If you apply after your job ends, coverage starts the first day of the following month.
- If you apply before your job ends, coverage starts the first day of the month following your last day of work.

What Plans Are Available?

Virginia's Insurance Marketplace offers high-quality dental and health plans that cover:

- Doctor visits
- Hospital stays
- Mental health care
- Prescription drugs
- Pediatric care
- Preventative services and more

Where Can You Get Help Paying for Coverage?

The Marketplace is the only place where Virginians can apply for financial assistance to help lower monthly health insurance costs. Based on your income, you may get:

- Lower monthly premiums
- Reduced deductibles and out-of-pocket costs

What About COBRA?

The Consolidated Omnibus Budget Reconciliation Act (COBRA) allows individuals and their families to continue their employer-sponsored health insurance coverage for a limited time after losing it as a result of certain qualifying life events like job loss.

You are not required to take COBRA if your employer offers it, but if you opt in, you will have 60 days to enroll. If your employer pays part of your COBRA temporarily, you may qualify for another Special Enrollment Period when that coverage ends. If you enroll in COBRA now, you typically must wait until it ends to switch to a Marketplace plan.

Need Help?

The Marketplace has you covered. Speak to an assister to get free, local support in person or call our Consumer Assistance Center at **888-687-1501**.

For more
information about
COBRA, scan:



You Have Options. We're Here To Help.

Losing your job doesn't mean losing access to health care. Explore high-quality health insurance today at

Marketplace.Virginia.gov