

Layoff Response Resources

HEALTH INSURANCE



There are several options if you have lost your job-based health insurance plan. You have 60 days from the time you lost coverage to choose a plan.

COBRA

COBRA (the Consolidated Omnibus Budget Reconciliation Act) is a federal law that allows you and any of your immediate family members to stay on an employer-sponsored health plan under certain circumstances.

For example:

- You lose or quit your job
- You divorce the employee
- The employee dies
- You are no longer covered as a dependent due to your age

COBRA doesn't apply to everyone. COBRA applies only to employers who had 20 or more workers in the previous year. State and local governments fall under COBRA, but federal plans and certain religious organizations do not. COBRA generally does not apply to employees who are terminated for "gross misconduct."

Coverage can be expensive. Employees who select COBRA must pay the entire premium including the portion previously paid by their employer, plus a 2 percent administrative fee. If you enroll in COBRA and later on decide to switch to a health plan, you may have to wait until the next open enrollment period. For more information, visit the U.S. Dept. of Labor's website: www.dol.gov.

Washington Healthplanfinder **(www.wahealthplanfinder.org)**

Washington Health Benefit Exchange increases access to affordable health plans. It provides an efficient, accurate and customer-friendly eligibility determination process. Health coverage is available to individuals, families, businesses and self-employed people. After you submit your online application, you'll find out if you qualify for a Qualified Health Plan, tax credits, or free coverage through Washington Apple Health.

Medicare

Medicare is federal health insurance for people 65 or older, or under the age of 65 on Social Security Disability Income, or diagnosed with certain diseases. Get free, unbiased Medicare counseling through the Statewide Health Insurance Benefits Advisors program (SHIBA). To find help near you, call SHIBA at 800-562-6900.

For more options, visit

www.insurance.wa.gov/cant-afford-coverage.



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