

Health Insurance Options

Medicaid

In Pennsylvania, Medical Assistance covers children, pregnant women, adults, and individuals with disabilities. Your family size, age, income, and resources are considered for qualifications. An adult aged 19-64 with income at or below 133% of the Federal Income Poverty Guidelines (about \$1,317 per month for a single adult) qualifies. For a full list of exemptions and qualifications, consult the DHS guidelines [here](#).

You can apply year-round for Medical Assistance through the DHS [website](#). While unemployment will count towards your income, the \$600 unemployment supplemental payments under the recently enacted Federal CARES Act will not.

People who have an immigration status that makes them ineligible for Medical Assistance may be able to get Emergency Medical Assistance for COVID-19 testing, diagnosis, and treatment.

Children's Health Insurance Program (CHIP)

A person under the age of 19 who is uninsured and ineligible for Medical Assistance is eligible for CHIP and can apply through the DHS [website](#). CHIP enrollment is year-round and open to individuals of all incomes. Premiums and co-pays are determined by income and family size, which is available [here](#). Some people will be required to pay only part of the premium, or nothing at all.

If your child is covered by CHIP and you are unable to pay premiums or co-pay because of financial difficulties brought on by this pandemic, DHS will work with you to ensure your child does not lose coverage.

Marketplace

If you've recently lost your health insurance, but are not eligible for job-based insurance or Medicaid, you can get comprehensive health insurance through www.healthcare.gov. You may even be eligible for a monthly subsidy to reduce your premium costs, and you can use this [subsidy calculator](#) to get an estimate of what kind of financial assistance you're eligible for. You will need documentation of coverage loss before you can apply.

Enrollment in a Marketplace plan can occur during the annual Open Enrollment Period (which is in the Fall), but also during a Special Enrollment Period (SEP) if certain conditions are met. For example, the Marketplace has a SEP 60 days in advance of losing coverage or 60 days following loss of coverage. If you apply in advance, coverage can start under your new plan on the first day of the month following the loss of coverage (for example, if coverage ends April 30, new coverage would begin on May 1).

Otherwise, coverage will usually start:

- the first day of the month following plan selection if you select a plan from the 1st to the 15th of the month (for example, if you select a plan on April 1, it will take effect May 1); or
- the first day of the second month following plan selection if you select a plan from the 16th to the last day of the month (for example, if you select a plan on April 16, it will take effect on June 1).

Loss of insurance due to Covid-19 would trigger a Special Enrollment Period for 60 days.

Medicare

If you receive Social Security or are 65 years or older and lost private insurance, you can apply for Medicare. You can calculate your estimated premium [here](#).

COBRA

COBRA law requires firms with at least 20 employees to have the option of continuing enrollment in job-based plans for up to 18 months. PA's mini-COBRA law is similar but applies to firms with less than 20 employees and only lasts for 9 months. Firms are required to inform you of this option, and you will have 60 days following job loss to elect COBRA and another 45 days to pay the first premium. COBRA is retroactive to the day after prior coverage ends.

COBRA coverage is seamless with no gaps; however, it is typically more expensive than other options because the insured is required to pay both the employee's and the employer's share of the premium.

Cost-Sharing

New federal laws require private major medical health insurance, Medicare, Medicare Advantage, Medicaid, CHIP, and TRICARE to provide coverage of COVID-19 diagnostic testing without cost-sharing, meaning consumers won't have to pay a copay, coinsurance, or deductible to get tested. To find out which COVID-19 tests are covered under your particular health insurance policy, and when the coverage is effective, call the number on the back of your insurance card for more information.

Health insurers are also working to ensure that care and treatment for COVID-19 remain affordable and accessible. Aetna, Cigna, and Humana, for example, have agreed to waive cost-sharing for COVID-19 treatment. Many insurers have relaxed rules surrounding prescription refills and are waiving cost-sharing for telemedicine visits with a primary care physician.

To find out what your particular health insurance policy covers during the COVID-19 pandemic, call the telephone number on the back of your insurance card for more information. **ONLY YOUR INSURANCE COMPANY REPRESENTATIVES CAN ANSWER SPECIFIC QUESTIONS ABOUT YOUR COVERAGE.**

Helpful Links

Pennsylvania Insurance Department: <https://www.insurance.pa.gov/Pages/Coronavirus.aspx>

Pennsylvania Department of Human Services:
<https://www.dhs.pa.gov/Services/Assistance/Pages/Apply-for-Benefits.aspx>

American Health Insurance Plans: <https://www.ahip.org/health-insurance-providers-respond-to-coronavirus-covid-19/>

The Commonwealth Fund: https://www.commonwealthfund.org/blog/2020/coverage-options-laid-off-workers?utm_source=alert&utm_medium=email&utm_campaign=Health%20Coverage