

Health Insurance Options

Follow the steps below to learn about your health insurance options.

You can also use the health insurance finder tool at www.HealthCare.gov for Marketplace plans and www.HeathCare.finder.gov for options outside the Marketplace .

1. Are you eligible for COBRA? (i.e., you had employer-sponsored health insurance through an employer with 20+ employees)
 - a. If yes, you may elect COBRA within 60 days of your qualifying event. Determine how long you have COBRA based on your qualifying event (between 18 and 36 months).
 - b. If yes, instead of electing COBRA, you may choose to purchase a plan in your State Health Insurance Marketplace. Go to step 5.
 - c. If no, go to step 2.
 - d. If you are currently on COBRA, but are close to the end of coverage, go to step 3.
2. Are you eligible for state COBRA? (Based on state law and employer size)
 - a. If yes, elect state COBRA within deadline. Determine how long you have state COBRA coverage based on your state law. Contact your state insurance agency for more information.
 - b. If yes, instead of electing state COBRA, you may choose to purchase a plan in your State Health Insurance Marketplace. Go to step 5.
 - c. If no, go to step 3.
 - d. If you are currently on state COBRA, but close to the end of coverage, go to step 3.
3. Does your state provide the right of conversion? (Right to convert your employer group plan into an individual plan. Based on state law, so contact your state insurance agency for more information)
 - a. If yes, consider following your state's rules to convert your group plan into an individual plan. If you are not interested in conversion, go to step 4.
 - b. If no, go to step 4.
4. Are you eligible for a HIPAA Individual Plan in your state ? (i.e., you exhausted COBRA or state COBRA coverage, are not eligible for other group insurance, Medicare or Medicaid, and it has been less than 63 days since your COBRA or State COBRA coverage ended)
 - a. If yes, contact your state insurance agency to apply for HIPAA BEFORE you have a gap in coverage of 63 days.
 - b. If not eligible or you are not interested in a HIPAA plan, go to step 5.

5. Are you a U.S. citizen or lawfully present in the U.S.?
 - a. If yes, contact your state's Marketplace to view your private health insurance options and determine if you are eligible for financial assistance to buy a plan (i.e., you have an income between 138%¹ and 400% of the federal poverty level). Visit www.HealthCare.gov to connect to your state's Marketplace.
 - b. If no, go to step 6.
6. Are you eligible for your state's high risk pool?
 - a. If yes, find your state's high risk pool contact information at <http://www.hopessource.org/state-resources/>
 - b. If yes, but you are interested in learning about your other health insurance options, go to step 5.
 - c. If no, and you are not interested in a Marketplace plan, go to step 8.
7. Are you under the age of 26?
 - a. If yes, you may be able to stay on your parent's health insurance plan until you turn 26.
 - b. If yes, but your parents don't have health insurance, go to step 5.
 - c. If no, go to step 5.
8. Are you 65 years of age or older or have you been receiving SSDI benefits for two years?
 - a. If yes, you are likely eligible for Medicare, go to www.Medicare.gov for more information.
 - b. If no, and you are not interested in a Marketplace plan, go to step 9.
9. Do you have a household income level below 138% of FPL (\$15,856 for an individual in 2014) and live in one of the following states: AR, AZ, CA, CO, CT, DC, DE, HI, IA, IL, KY, MA, MD, MI, MN, ND, NH, NJ, NM, NV, NY, OH, OR, RI, VT, WA, WV?
 - a. If yes, you may be eligible for Medicaid, go to www.healthcare.gov for more information.
 - b. If no, go to step 10.
10. Do you have limited income and assets and the Social Security Administration has determined that you have a disability?
 - a. If yes, you may be eligible for Medicaid, go to www.Medicaid.gov for more information.
 - b. If no, you may want to consider applying in your state's Health Insurance Marketplace (step 5) or finding a job that offers a group health insurance plan.

¹ In the states that have not expanded Medicaid, financial assistance is available to individuals who are between 100% - 400% FPL