



MISSOURI HEALTH COVERAGE OPTIONS IF YOU LOST YOUR JOB

COVID-19 Updates: April 24, 2020

I just lost my job and will lose my health insurance. Where can I get coverage?

Missouri residents have three main options: 1) COBRA, 2) Medicaid, and 3) The Marketplace.

COBRA:

COBRA continues coverage under your employers' health plan for up to 18 months after you lose your job. If you are eligible for COBRA, the health plan administrator will send you an election notice within 44 days after losing your job. That notice will include critical information such as the monthly premium and how to select COBRA coverage. You have 60 days to decide whether to continue your coverage through COBRA.

For more information on COBRA, contact your plan administrator. You can also visit

https://www.cms.gov/CCIIO/Programs-and-Initiatives/Other-Insurance-Protections/cobra_qna

MEDICAID:

Missouri offers Medicaid (*called MO HealthNet*) coverage for low-income children, families, pregnant women, seniors and people with disabilities. The eligibility rules vary depending upon which group you qualify under.

To apply for MO HealthNet Coverage go to <https://mydss.mo.gov/> or call 1.855.373.9994.

Children and pregnant women are eligible for MO HealthNet with incomes below 305% of the federal poverty level; yearly income of \$79,910 for a family of four.

Legal Services of Eastern Missouri's **Connecting Kids to Coverage** program can help families with their MO HealthNet application. **To find out if you are eligible for help with your application call 314.256.8753**

To receive MO HealthNet on the basis of a disability, you must provide:

- Documentation of your disability by providing your employment history and medical information;
- Documentation of financial assets and resources of less than \$4,000 for one person or less than \$8,000 for a couple.

Medicaid applicants who are age 65+, blind or disabled may be required to pay a monthly premium or meet a monthly deductible called a "spenddown." These rules apply if your income is more than 85% of the federal poverty level; yearly income of \$10,846 for an individual.

For more information about MO HealthNet for applicants age 65+, blind, or disabled go to

<https://mydss.mo.gov/healthcare/mo-healthnet-for-people-with-disabilities>

NEED HELP? Apply online at www.lsem.org or call 314.534.4200 / 800.444.0514

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www.lsem.org/covid-19-updates or follow us on facebook**

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THE MARKETPLACE:

The Marketplace is private health insurance available through a federal government website. The Marketplace offers assistance paying for monthly premiums and lower out-of-pocket expenses for eligible families and individuals.

To apply for Marketplace coverage go to <https://www.healthcare.gov> or call 1.800.318.2596.

You can enroll in a plan online during the open enrollment period (November 1, 2020 through December 15, 2020) or if you qualify for a **Special Enrollment Period (SEP)**. Loss of your employer-based health insurance (this is called loss of Minimum Essential Coverage) and moving out of the Medicaid Coverage Gap qualifies you for the Special Enrollment Period.

- **Loss of your employer-based health insurance SEP:**

This SEP is available both 60 days before and 60 days after your insurance plan ends. To find out if you are eligible for this SEP you only need to fill out and submit a Marketplace application. You will get a notice from The Marketplace telling you if you are eligible for this SEP.

- **Medicaid Coverage Gap SEP:**

If you lose your job, have no health insurance and get unemployment benefits, you may qualify for this SEP. This option is only available to residents in states like Missouri that did not expand Medicaid. People whose income is too low to qualify for assistance to purchase a Marketplace plan, but are not eligible for Medicaid, can get a SEP if their expected annual income increases to put them at, or above, 100% of federal poverty level. **This may happen if you become eligible for unemployment benefits after losing your job.**

To receive the Medicaid Coverage Gap SEP you must:

1. Complete a Marketplace application within 60 days from the date of your income change. You should list your new expected annual income. Your eligibility notice will state that you are eligible for assistance to pay for your monthly premium but will not qualify you for an SEP until the next step.
2. Call The Marketplace at 1.800.318.2596 within 60 days from the date of your income change, and request they file an escalation for the Medicaid Coverage Gap SEP.

Are there any other options for health coverage?

Adults in St. Louis City or County with incomes below 100% of the federal poverty level may receive partial coverage through Gateway for Better Health. More information at <https://stlgbh.com/programoverview>.

Need Help?

Call Legal Services of Eastern Missouri today at 314.534.4200

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