

MISSOURI HEALTH COVERAGE OPTIONS IF YOU LOST YOUR JOB

COVID-19 Updates: February 8, 2021

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

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

This document has been updated to address changes to Marketplace eligibility for a Special Enrollment Period for 2021 coverage.

NEW COVID-19 SPECIAL ENROLLMENT PERIOD FOR 2021 MARKETPLACE COVERAGE:

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

The Marketplace Special Enrollment Period (SEP) for COVID-19 Public Health Emergency allows people to obtain health insurance for 2021 and runs from **February 15, 2021 through May 15, 2021!** Coverage will start on the first day of the month after enrolling in a plan, for example if you are enrolling in a plan in February your coverage will be active March 1st. To receive this SEP just go to the Marketplace and apply for coverage.

- To apply for coverage with the Marketplace, go to <https://www.healthcare.gov> or call 1.800.318.2596.
- To find local assistance with applying, go to <https://findlocalhelp.covermissouri.org/> or call 1.800.466.3213.

Legal Services of Eastern Missouri can provide Marketplace enrollment assistance to some families who have children living in the household. This includes families and children whose non-citizen status bars them from receiving Medicaid for 5 years. **To find out if you are eligible for Marketplace enrollment assistance from Connecting Kids to Coverage call 314.256.8753.**

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 after losing your job. That notice will include critical information such as the monthly premium and how to select COBRA coverage. Due to a recent change, if you lost your employers' health plan after March 1, 2020 you will have 120 days after the **Presidential Declaration of National Emergency Concerning the Novel Coronavirus Disease ends** to decide whether to continue your coverage through COBRA. For example, if you lost your coverage on March 1, 2021 but the declaration did not end until April 30, 2021 you would have until August 31, 2021 to choose to continue your coverage.

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

**More COVID-19 information & resources available at:
www.lsem.org/covid-19-updates or follow us on facebook**



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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 \$5,000 for one person or less than \$10,000 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>

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!
314.534.4200**

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