

# MISSOURI HEALTH COVERAGE OPTIONS IF YOU LOST YOUR JOB

## COVID-19 Updates: April 15, 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 recent changes to Marketplace and COBRA.

Marketplace updates include an increase in the amount of assistance to help pay for monthly premiums, and an extension of a Special Enrollment Period for 2021 coverage. COBRA updates include the ability for qualified individuals to receive a temporary tax credit to cover their premium and a clarification on the extended period of time to enroll in COBRA coverage.

**Future Changes:** On July 1<sup>st</sup>, Medicaid expansion will enable adults who meet the eligibility criteria to receive coverage through MO HealthNet (Missouri's Medicaid Program). At that time the state will begin phasing out the Gateway to Better Health Program. Finally, starting in early July, persons who have received Unemployment, or have been approved to receive Unemployment, for any week in 2021 may become eligible for additional help paying for monthly premiums and lower out-of-pocket expenses. We will update this fact sheet with more details around these changes as it gets closer to implementation.

### **NEW COVID-19 SPECIAL ENROLLMENT PERIOD FOR 2021 MARKETPLACE COVERAGE**

**EXTENDED:** 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 August 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 May your coverage will be active June 1<sup>st</sup>. To receive this SEP just go to the Marketplace and apply for coverage.

### **NEW: The American Rescue Plan increases the help paying for monthly premiums for 2021 and 2022!**

Most people currently receiving help paying for monthly premiums should be eligible for additional help. Some people who previously had income too high to be eligible for the help paying for monthly premiums will now be eligible as well.

- On average premiums should decrease by \$50 per person per month or by \$85 per policy per month.
- Over 50% of enrollees are expected to be able to get a Silver Marketplace plan with a monthly premium of less than \$10 per month!

**To get this increase in help paying for monthly premiums the enrollee will have to resubmit their Marketplace application and re-enroll in a Marketplace plan on April 1<sup>st</sup> or later (new applicants applying after April 1<sup>st</sup> will also get the increase in help paying for monthly premiums).**

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For a current enrollee to resubmit their application they can either:

- 1) call 1.800.318.2596 and ask for assistance in resubmitting their application; or
- 2) Log into their account at [healthcare.gov](https://www.healthcare.gov), select their current 2021 application, click the option for “reporting a life change”, then click the option for “change to my household’s income”, then review, update and sign their application.

If an enrollee does not resubmit their application, they will still be able get the increased amount when they file their taxes and reconcile their Premium Tax Credit.

- 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.

**NEW:** The American Rescue Plan covers 100% of COBRA plan premiums for qualified individuals starting on **April 1, 2021 and ending on September 30, 2021!** Qualified individuals include people who have been fired or who have seen a reduction in hours of employment. They cannot be eligible for other group health plans (for example a spouse’s employers’ health plan) or Medicare. Employers have until May 31<sup>st</sup> to send out notice to qualified individuals that they are eligible for this premium assistance. In order to receive premium assistance qualified individual **must elect COBRA continuation coverage within 60 days of receiving the notice about premium assistance** (there is no extended period to elect premium assistance).

**Extended Period to Elect COBRA coverage:** If you lost your employers’ health plan after March 1, 2020 you will have an extended period of time to decide whether to continue your coverage through COBRA.

You will have the earlier of either one year from the date you were first eligible to decide; or 60 days after the **Presidential Declaration of National Emergency Concerning the Novel Coronavirus Disease ends.**

For example, if you lost your coverage on May 1, 2020 you would have till April 30, 2021 to choose to continue your coverage through COBRA, even though the declaration is still active. Alternatively, if you lost

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your coverage on April 1, 2021 and the declaration ended December 31, 2021 you would have until February 28, 2022 to choose to continue your coverage.

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

### **MEDICAID:**

Missouri offers Medicaid (*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 \$80,832 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 \$10,956 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!  
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