

***Lost Your Job Because of COVID-19?* Options and Resources for Recently Unemployed Tennesseans Looking for Health Care Coverage**

In this overview, we provide an outline of health care coverage options for workers who lost their jobs because of the COVID-19 pandemic and identify resources to assist unemployed workers understand options and seek additional information.

Option	Description	Features	Need more information?
<p>Affordable Care Act (ACA) Marketplace (sometimes call Exchange) plans</p>	<p>Set-up by the ACA. The ACA Marketplace is a place to buy health insurance for individuals and families. The ACA Marketplace offers a comparison of available plans in the area. Healthcare.gov is the ACA Marketplace operated by the federal government and utilized in Tennessee.</p>	<p>Includes ACA minimum set of essential benefits. Tiered pricing based on plans level of out-of-pocket (OOP) expenses from least level of OOP expenses and highest premiums to highest level of OOP expenses and lowest premiums: Platinum, Gold, Silver, and Bronze Eligible individuals may qualify for premium tax credits and/or savings on deductibles, copayments and coinsurance. The ACA gives unemployed workers an opportunity to apply for ACA Marketplace plans during special 60-day enrollment period. The special enrollment period is available to individuals who lose their health plan, have work hours reduced, face decreased employer coverage for premium, or their plan is no longer affordable or benefits are cut to the point they are no longer comprehensive.</p>	<p>Healthcare.gov is a good online source for information on ACA Marketplace plans and enrollment information. The Kaiser Family Foundation has a tool for estimating the cost of premiums for ACA Marketplace plans based on family size and income. The Tennessee Health Care Campaign offers a Help Line, 844-644-5443.</p>

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<p>COBRA Consolidated Omnibus Budget Reconciliation Act</p>	<p>Pre-ACA law that gives workers who were recently unemployed an option to continue employer-based coverage for 18-36 months after losing coverage.</p>	<p>Continuation of coverage offered to employees, their spouses and former spouses, and dependent children. Individuals usually pay the full cost of coverage (no employer contribution) plus a 2% administrative charge. COBRA coverage is usually costly.</p>	<p>Check with employer. COBRA FAQs (frequently asked questions).</p>
<p>Private insurance plans</p>	<p>Non-governmental plans available from a variety of sources: employers, a state or federal Marketplace, or a private marketplace. Three types of private health insurance plans are: <u>High-deductible health plans (HDHP)</u>- These plans feature lower monthly premiums because of a higher deductible. A deductible is the amount you must pay before the plan covers any allowable expenses). HDHP are often paired with a health savings account. <u>Short-term plans</u>-Short term plans offer temporary coverage; coverage is generally limited.</p>	<p>Unemployed workers can move straight into the private insurance market. Some private plans are ACA compliant. However, many private plans are not ACA-compliant (short term plans and association plans are examples of non-ACA compliant plans). This means the plans are not required to include the ACA minimum set of essential benefits, provide ACA protections for individuals with pre-existing conditions, or adhere to ACA rating requirements which prevent prohibit varying premiums within a geographic area based on age, gender, health status or other factors. In addition, non-compliant plans are not eligible for premium tax credits of savings on deductibles, copayments, and coinsurance.</p>	<p>Check with a private health insurance broker or Healthcare.gov.</p>

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<p>Private insurance plans <i>continued</i></p>	<p><u>Association plans</u>-These plans allow members of a group (e.g., the Farm Bureau) or profession to purchase health care collectively, similar to the approach used by employers.</p>		
<p>Medicaid Tennessee’s Medicaid program is called TennCare</p>	<p>From the Medicaid.gov site: “Medicaid provides health coverage to millions of Americans, including eligible low-income adults, children, pregnant women, elderly adults and people with disabilities.”</p>	<p>Medicaid eligibility is based on family size and income. Eligible people can enroll in Medicaid at any time, if they qualify. TennCare provides free or low-cost health coverage to eligible needy persons. Because the state of Tennessee has not expanded Medicaid, eligibility for adults is limited. You must have low individual or family income and either be pregnant, elderly, disabled, or the caretaker of a child to qualify.</p>	<p>When you apply for an ACA Marketplace plan, you will learn if you are eligible for TennCare. You can also apply for TennCare online. The phone number for TennCare Connect is 855-259-0701. The Tennessee Health Care Campaign offers a Help Line, 844-644-5443.</p>
<p>Children’s Health Insurance Plan (CHIP) CoverKIds is Tennessee’s CHIP program</p>	<p>From the Medicaid.gov site: “The Children’s Health Insurance Program (CHIP) provides health coverage to eligible children, through both Medicaid and separate CHIP programs.”</p>	<p>Children may qualify for CoverKIds even if their parents are not Medicaid eligible. According to kidcentral tn, for qualifying families, there is no monthly premium—only copayments, for sick visits and medications. However, you can’t be part of any other health plan.</p>	<p>Apply for CoverKIds online. The phone number for TennCare Connect is 855-259-0701. The Tennessee Health Care Campaign offers a Help Line, 844-644-5443.</p>