Options for Those Who Lose Health Insurance Due to Job Loss
- If you previously had employer coverage and are losing it, you may be eligible for:
  - Marketplace (Obamacare)
  - COBRA
  - Medicaid, depending on your income
- Loss of coverage guarantees you a special enrollment period in the Market Place.
- If you take COBRA, you will not be eligible for financial assistance in the Marketplace. Marketplace coverage with assistance (subsidy) is likely cheaper.
- You still have to think about your yearly income for Marketplace.

Options for Those Who Didn’t Have Health Care Coverage Through an Employer
- At the moment, there is no special enrollment period for the Marketplace for those not losing coverage. The federal government may change this.
- Exploring Medicaid (called Medical Assistance in Pennsylvania), including Medical Assistance for Workers with Disabilities, is the best option.
- For individuals lacking an eligible immigration status, COVID-19 qualifies the person for Emergency Medical Assistance (EMA), as long as they are income eligible.
- Uninsured individuals with COVID symptoms should first contact the Department of Health at 877-PA-HEALTH 1-877-724-3258

How do I apply for health care through the Marketplace?
- Online at https://www.healthcare.gov/
- By phone at (800) 318-2596

How do I apply for Medical Assistance (Medicaid)
- Online at compass.state.pa.us (you can select a Spanish application)
- Download and mail a paper application (these are available in several different languages) https://www.dhs.pa.gov/Services/Assistance/Pages/Apply-for-Benefits.aspx

Community Justice Project is a nonprofit legal aid program that provides legal assistance at no cost to income-eligible clients
SCRANTON 570-604-5195 • HAZLETON 570-582-5816 • READING 610-370-7459
PITTSBURGH 412-580-8143 • HARRISBURG 717-236-9486
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