



# Special Enrollment Fact Sheet

Covered California is where you can get quality, affordable health coverage. You may even get help paying for it.

As part of the Affordable Care Act (ACA), Covered California is a program where citizens and lawfully present Californians and their families can compare quality health plans and choose the one that works best for their health needs and budget. Covered California is the only place where you can get financial help to pay for your health insurance.

Your notes:

## What is special enrollment?

Individuals and families that experience a qualifying life event can enroll in a Covered California health insurance plan outside of the annual open enrollment period. This is called special enrollment. In most cases you have 60 days from the date of the qualifying life event to enroll in a health insurance plan (or change your existing plan) through Covered California. If you know ahead of time when you are going to lose your health coverage, you will also have an additional 60 days to enroll before that date to prevent any gaps in coverage.

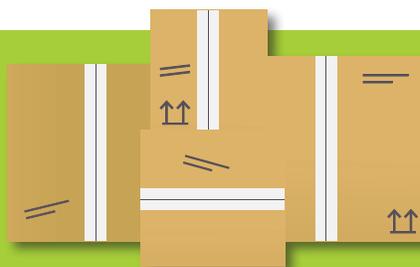
### Examples of qualifying life events:



Got married



Lost coverage



Moved

To find out about other qualifying life events, visit [CoveredCA.com](https://www.coveredca.com).

To find free, expert enrollment help near you, visit [CoveredCA.com/find-help](https://www.coveredca.com/find-help)

# Is financial help available?

Yes. Covered California is the only place that offers financial help to get health coverage. The amount of financial help depends on your household income, family size, and where you live. In general, the lower your income, the more financial help you may receive. Use the chart below to help determine if you qualify.

## Coverage Year 2019



### Maximum Annual Household Income to Qualify for Financial Help

FAMILY SIZE	MEDI-CAL	COVERED CALIFORNIA
1	\$16,754	\$48,560
2	\$22,715	\$65,840
3	\$28,677	\$83,120
4	\$34,638	\$100,400
5	\$40,600	\$117,680
6	\$46,652	\$134,960

You may be eligible for low or no-cost Medi-Cal.

You may be eligible for financial help through Covered California.

All numbers listed above are estimates. For larger households, please visit the Shop and Compare tool at CoveredCA.com to find out if your family qualifies. Medi-Cal enrollment is year-round.

## When will my coverage begin?

You will need to plan ahead to avoid gaps in health coverage. It helps to know that in general, the start date for health coverage depends on the date you enroll. If you enroll by the 15th day of the month, your coverage will start on the first day of the next month. If you enroll after the 15th day of the month, your health coverage will start on the first day of the second month.

## How do I enroll?

You can enroll online by visiting **CoveredCA.com**. On our website you can also find free, expert help from certified enrollment representatives in your area.

If you qualify for **Medi-Cal**, you can enroll at anytime. To find out if you or someone in your family is eligible, you can apply at **CoveredCA.com** or call your county human services agency.

Covered California complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1.800.300.0213 (TTY: 1.888.889.4500).

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1.800.300.1533 TTY 1.888.889.4500

## For more information and free in-person enrollment help, please contact:



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CoveredCA.com | 800.300.1506



# Coverage Through COBRA

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) requires most employers with group health insurance plans to offer their employees the opportunity to continue their health coverage under their employer's plan even after they have been terminated or laid off or had another change in their employment status.

When employers offer health coverage to their employees, they usually pay part of the monthly premium for their employees. If an employee loses his or her job, COBRA allows the employee to continue to be in the employer's group health plan, usually at the full cost of the premium (with no employer contribution), and with an administrative fee added.

If your employer offers COBRA coverage when you leave a job, you have options:

1. Continue coverage under COBRA. You might choose this option if you are undergoing medical treatment or if you don't want to change anything about your plan or current network of doctors and hospitals, for example.
2. Decide not to participate in COBRA and apply for special enrollment through Covered California. Because you will be newly uninsured, you will qualify for [special enrollment](#) in a Covered California health insurance plan outside of the annual open-enrollment period. To take advantage of the special-enrollment opportunity, you have 60 days before and 60 days after your employer-sponsored coverage ends to apply for and select a Covered California plan. It is important to note that if you miss this special-enrollment period, you have to wait for the next annual open-enrollment period to enroll in a health plan unless you have a qualifying life event for another special-enrollment period.
3. Seek coverage elsewhere, in the individual market outside of Covered California or through a spouse's employer-sponsored health plan, for example.

## Enrolling in COBRA vs. Enrolling in Covered California

The choice of whether to enroll in coverage through COBRA or through Covered California is up to you, but here are some factors to consider:

- The network of doctors and hospitals available in each plan.
- The total monthly premium for you and your dependents.
- The copays and deductibles in the various plans.

Depending on your income, you may qualify for tax credits to help pay for a health insurance plan with Covered California. These tax credits may make a difference when comparing the costs of COBRA coverage and Covered California plans. Covered California's [Shop and Compare Tool](#) can estimate tax credits and the cost of plans with Covered California.

Under the Patient Protection and Affordable Care Act, if you go without health insurance coverage, you may face a [tax penalty](#) when you pay your taxes. Both COBRA coverage and Covered California plans qualify as sufficient coverage under the Affordable Care Act to avoid being charged the penalty, so choose coverage based on cost and on the doctors and medical services that are best for you.

## Using COBRA Before Your Covered California Health Plan Becomes Effective

Most consumers will pick either COBRA or Covered California, but some may need to pick both to avoid a gap in coverage. Before doing this, keep in mind these guidelines:

1. If you enroll in a Covered California plan and make a payment before your employer coverage ends, Covered California will pick up where your employer coverage leaves off. There is no need for COBRA.
2. If you use a COBRA plan to cover the one- or two-month gap that can happen when you enroll in Covered California after losing employer coverage, you *must cancel* the COBRA coverage once the Covered California plan becomes effective. If you have both COBRA coverage and Covered California at the same time, and you receive tax credits to help you pay your Covered California premium, when you file taxes you will have to pay back some or all of the tax credit you received for the months that you also had COBRA.

Remember, federal law allows for a short gap in coverage to account for job changes and other changes in health insurance coverage. For some people, any gap in coverage is too long. These consumers can use COBRA to cover the time before the start of a Covered California plan.

## Canceling COBRA to Enroll in Covered California

If you enroll in COBRA coverage and the special-enrollment period described above lapses, you cannot cancel your COBRA coverage and enroll in a Covered California health plan until 1) your COBRA coverage is exhausted, 2) you have a different qualifying life event for special enrollment, or 3) the next annual open-enrollment period.

If you stop paying your COBRA premium and lose coverage (or if your employer has agreed to pay for a limited time and you do not continue the payments), you will not be eligible for special enrollment through Covered California. You will only qualify for special enrollment if:

1. Someone else responsible for sending your COBRA premium payments (for example, your former employer) fails to do so on a timely basis.
2. You move out of the plan coverage area, and there is no COBRA continuation coverage available.
3. You reach the plan's lifetime limit for benefits.

If none of these reasons apply, you will have to wait until the next Covered California open-enrollment period to cancel your COBRA plan and sign up for a Covered California health insurance plan, unless you have another reason (known as a qualifying life event) for [special enrollment](#). It's also important to know that if you decide to drop or forgo COBRA and enroll in a Covered California plan, you cannot change your mind and go back to COBRA.

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