

FREQUENTLY ASKED QUESTIONS ABOUT LOSS OF EMPLOYER-SPONSORED HEALTH COVERAGE



GET COVERED. REMAIN COVERED.

If you have recently lost your employer-sponsored health coverage (also referred to as “employee health benefits”), there are coverage options available through *Washington Healthplanfinder*.

Through the *Washington Healthplanfinder* at wahealthplanfinder.org or the mobile app *WAPlanfinder*, individuals can receive free help applying or updating their information for health coverage virtually at <https://www.wahealthplanfinder.org/content/faq/contactus.html>.

Q: Where can I get health and dental coverage for myself and my family if I have recently lost or will soon be losing my employer-sponsored health coverage?

A: If you have recently lost your employer coverage or know that you will soon lose your employer coverage, you and your family can sign up for health and dental coverage through *Washington Healthplanfinder* at wahealthplanfinder.org or the mobile app, *WAPlanfinder*. Currently one in 4 Washingtonians receive care through *Washington Healthplanfinder*.

Washington Healthplanfinder will guide you through applying for coverage. Report your current income when applying for coverage through *Washington Healthplanfinder*. Recent job loss could make you newly eligible for free or low-cost coverage through Washington Apple Health.

Tip: Washington Apple Health can help with recent unpaid medical bills up to 3 months old.

Applying for coverage can be done online. Find a Navigator, Broker, or Enrollment Center at <https://www.wahealthplanfinder.org/content/faq/contactus.html> or on the *WAPlanfinder* app.

Q: When do I have to act to avoid a gap in coverage after my employer-sponsored health coverage ends?

A: If you have coverage but know you will lose it: you can report your loss of employer coverage in *Washington Healthplanfinder* up to 60 days before it ends. Reporting this upcoming change will open a special enrollment period that will allow you to enroll in coverage through WAHealthplanfinder.org or *WAPlanfinder* app. Washington Apple Health coverage is available year-round if you qualify.

If you have recently lost your employer coverage: you can report your loss of employer coverage in *Washington Healthplanfinder* up to 60 days after your employer coverage end date. Reporting this change will open a special enrollment period that will allow you to enroll in coverage through WAHealthplanfinder.org or *WAPlanfinder* app. Washington Apple Health coverage is available year-round if you qualify.

Q: How does *Washington Healthplanfinder* coverage compare to COBRA?

A: If you have recently lost or will soon be losing your employer coverage, it is likely you can find cheaper or even free coverage through *Washington Healthplanfinder*.

You have up to 60 days before and after your employer coverage end date to enroll at wahealthplanfinder.org or the mobile app *WAPlanfinder*. Even if you have already enrolled in COBRA, you can still sign up for coverage through *Washington Healthplanfinder* up to 60 days after your employer coverage ends (as part of the application process, you will need to report your employer coverage end date).

During your COBRA coverage, if you experience a change in circumstance that makes your COBRA plan less affordable (your employer stops helping pay for your COBRA premiums or you have a loss of income) you may qualify for a special enrollment period to enroll through *Washington Healthplanfinder*.

Tip: If you enroll in COBRA and voluntarily decide to end your COBRA coverage early, it is not a change that opens a special enrollment period.

At the end of your COBRA coverage, you can also enroll in *Washington Healthplanfinder* coverage. **You have up to 60 days before and after your COBRA coverage end date to enroll at wahealthplanfinder.org or the mobile app *WAPlanfinder*.**

Find In-Person Help

WAPlanfinder

COVERAGE INFO ON THE GO

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wahealthplanfinder.org

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