



## How to Get Insurance During the COVID-19 Pandemic

Resources for Enrolling in Covered California and Medi-Cal

### **Q: How has the government made it easier to get insurance during the coronavirus pandemic?**

A: Under the Affordable Care Act, California has a place where you can go to get health insurance. You can apply now for coverage if you are uninsured and eligible. Normally, the only time that you can enroll in new insurance or change your plan is during annual enrollment periods, but there are also special enrollment periods when you can also change plans or get insurance. Outside of these enrollment periods, you must have a "qualifying life event" to enroll in or change your health plan.

### **Q: What is a "qualifying life event"?**

A: In California, if you recently lost or will soon lose your insurance coverage, that is considered a "qualifying life event." This could include losing your employer-sponsored coverage, exhausting COBRA coverage, losing Medi-Cal coverage, or aging out of your parent's insurance. Marriage, moving, and having a baby are also events that trigger a special enrollment period.

### **Q: How long does this enrollment opportunity last?**

A: The special enrollment period will end on June 30<sup>th</sup>, although it is possible it could be extended. You are always eligible to change insurance if you have a qualifying life event.

### **Q: I lost my job and my insurance, am I eligible for help in getting insurance?**

A: If you are recently unemployed and currently have zero income, you will likely qualify for free or low cost-coverage through California's Medicaid program, known as Medi-Cal.

### **Q: I'm still employed, but my hours have been cut and I'm making less money. What can I do?**

A: You may qualify for financial help to pay for your current healthcare plan or a new one. If you already have a plan through Covered California, you may qualify for lower costs.

### **Q: I have insurance, and even though my income has dropped, I don't qualify for financial aid. I can't pay my premium this month. What should I do?**

A: California has a three-month period for people who can't pay their premiums. If you cannot pay your premium this month, your insurer will still pay your bills for covered care that you receive. If you miss a payment in the second or third month, they won't cancel your coverage, but they can stop paying claims.

If you are worried that you can't pay your premium, contact your insurer. Some have established support programs during this difficult period.

### **Q: So it sounds like I'm eligible. What's next?**

A: You can find out if you are eligible for Medi-Cal or other forms of financial aid on Covered California's website. There you can connect to plan navigators, use a tool to shop and compare plans for you and your family, and get more information about what kinds of coverage and financial support you qualify for. This is free – you should never have to pay someone to help you compare plan options.

### **Have questions that weren't answered in this guide?**

Covered California's Service  
Center: (800) 300-1506

Live Chat with a Representative:  
<https://www.CoveredCA.com>

Call Congresswoman Katie  
Porter's office: (949) 668-6600

### **Stay connected with Congresswoman Katie Porter:**



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