

# You Have Health Insurance Options

If you have recently lost or can no longer afford your health insurance, or even if you are trying to purchase health insurance for the first time, you have options to make sure that you and your family have access to care.



## 1. Federal Health Insurance Marketplace

You may qualify for a Special Enrollment Period on the Federal Health Insurance Marketplace. You may be eligible if you have had certain life events in the past 60 days, including losing health coverage from your employer. You also may qualify for financial assistance. Subsidies are based on how much money a household expects to earn for the entire calendar year and can make coverage more affordable. Most people qualify for savings.

You have 60 days from the time you lost your coverage to enroll in a health plan on the Federal Health Insurance Marketplace. You cannot be denied coverage because of pre-existing or chronic conditions like cancer or diabetes. When you enter your information in [HealthCare.gov](https://www.healthcare.gov), it will tell you if you are eligible for NC Medicaid and/or Health Choice.

- Get help from a health care navigator by calling 855-733-3711 or visit [NCNavigator.net](https://www.ncnavigator.net) OR
- Visit [HealthCare.gov](https://www.healthcare.gov)

## 2. NC Medicaid and Health Choice

NC Medicaid and Health Choice are always accepting applications. Eligibility depends on your age, health needs, income and resources. To find out if you are eligible for Medicaid or Health Choice:

- Contact your local Department of Social Services OR
- Visit [HealthCare.gov](https://www.healthcare.gov)

Because North Carolina is one of 14 states that has not expanded Medicaid, individuals must also meet other requirements to qualify such as being a child, a parent or family caretaker of a child under age 18, a pregnant woman or being aged, blind, or disabled.

## 3. Medicare

If you are age 65 or older or have certain types of disabilities, you may qualify for Medicare, another federal health insurance program.

- Visit [Medicare.gov](https://www.medicare.gov)

## 4. COBRA – The insurance you had through your employer.

If you worked for an employer that had 20 or more employees, you might be able to keep your current health insurance plan. COBRA allows you to keep your same health plan and network of doctors for a limited period after losing your job. Your insurer is required to notify you if you have this option. You have 60 days to decide to take it. You are responsible for paying the full premium under COBRA, which usually means this option is much more expensive than the others.

- Contact your current insurance company

## 5. Employer-Sponsored Health Insurance

If you or someone in your family is employed or in school, you may be able to get health insurance through your employer or school. Most employers and schools have Open Enrollment Periods, or periods of time when they allow their employees or students to sign up for health insurance or change their plan.

- Contact your employer or school to see if you can sign up for health insurance

