



## ***Need Health Insurance Coverage in 2021?***

Learn about New Opportunities to Enroll in Comprehensive, Affordable Health Coverage

The COVID-19 pandemic has highlighted the importance of having high-quality health insurance, but coverage is expensive for many people. A new law will make health insurance premiums and out-of-pocket costs more affordable. New coverage benefits are also available if you've received unemployment assistance or stayed enrolled in job-based coverage through the COBRA program.

*If you need coverage or are you already enrolled in marketplace-based coverage*

If you need coverage or are already enrolled in a health insurance plan through the federal or your state's Health Insurance Marketplace, you may be eligible for new subsidies that will lower the cost of your coverage in 2021 and 2022. You could be eligible for big savings: **80% of enrollees will be able to purchase a plan for \$10 or less per month** and more than half will be able to enroll in a Silver plan for \$10 or less per month. For the first time, middle-income individuals and families will be eligible for the temporary premium subsidies.

Healthcare.gov, the federal health insurance marketplace, now allows people to shop for, enroll, or re-enroll in health coverage during a special enrollment period that expires on **August 15, 2021**. The special enrollment period may be different in states that operate their own exchange. Visit [healthcare.gov](https://www.healthcare.gov) or call 1-800-318-2596 for more information. For [healthcare.gov](https://www.healthcare.gov):

- If you're uninsured and want to sign up for new coverage, go to the health insurance marketplace, submit your application, and select a plan on or after April 1. Enhanced premiums for healthcare.gov plans will be applied the following month.
- If you're currently enrolled in coverage through healthcare.gov, return to the site, update your application, and reselect your current plan or pick a new one. The new discounts will be applied the following month.
- Keep in mind that if you select a new plan, your deductible and annual limit on cost sharing may reset to zero, so check with your insurer before switching to a new plan.



This subsidy calculator from Kaiser Family Foundation will give you an idea of how much you may receive based on your income, location, age, and other factors:

<https://www.kff.org/interactive/subsidy-calculator/>

*If you received unemployment benefits in 2021*

If you received unemployment benefits in 2021, you're eligible for enhanced health insurance subsidies. This means you could enroll in a benchmark Silver plan with a **zero-dollar premium and very low cost-sharing**. You could also enroll in a plan equal or less expensive than a benchmark Silver level plan and pay zero premium. These subsidies will be available starting in early July 2021.

*If you're enrolled in job-based coverage through the COBRA program*

If you've been laid off or your employer has reduced your work hours, you may have the option of staying enrolled in your job-based coverage for up to 18 months through a provision called COBRA. However, COBRA coverage can be very expensive, since enrollees have to pay the full cost of their insurance plus an administrative fee. The new law **fully subsidizes the premium for COBRA continuation coverage** from April 1, 2021 to September 30, 2021 for people who elect this type of coverage.