

What Happens if I Lose My Health Insurance? - HELP4TN Blog

I lost my job, and that's how I had health insurance. What do I need to do to get health insurance back?

Health insurance between jobs can help protect you from costly health care bills. There is not one specific path in securing health insurance after losing your job. Below are a few options you might consider.

Spouse Health Insurance

If you are married and your spouse's employer provides health insurance, getting on their health insurance plan may be a cost-effective option. Many employer health insurance plans allow employees to add family members to their insurance plan. Check with your spouse and their employer to see if this is an option for you.

TennCare (Tennessee's Medicaid Program)

Depending on your situation, TennCare is one option worth exploring. Eligibility for Medicaid benefits is only extended to applicants who are U.S. citizens or legal non-citizens. Furthermore, applicants must be permanent residents of Tennessee. In order to qualify for TennCare Medicaid, your family income must fall below a certain amount and you will need to fall in one of these groups:

- Children under age 21;
- Women who are pregnant;
- Parents or caretakers of a minor child (The child must live with you and be a close relative.);
- Women who need treatment for breast or cervical cancer; People who get an SSI check (Supplemental Security Income);
- People who have gotten both an SSI check and a Social Security check in the same month at least once since April, 1977 and who still get a Social Security check.

For more information on eligibility for TennCare Medicaid, check out the state's website [here](#). For more information on applying for TennCare, visit [How you can apply or get help](#). Or, call [TennCare Connect](#) at 855-259-0701.

COBRA

If your former employer has 20 or more employees, they are required by federal law to offer you the option to pay to extend your health insurance plan for up to 18 months. In other words, even after you have been fired, you can keep your insurance plan that your former employer provided. Your employer is required to inform you of this option. After they have offered you this option, you have 60 days from the date you were notified to sign up for the option. The downside to this option is that it can be costly because you are responsible for paying for the plan in its entirety. While you were employed, your employer was most likely paying for your insurance premium. After you have been fired, if you choose to go this route, you are responsible for paying the premium, plus a 2% administrative fee. This can often be very expensive.

Purchasing a plan through the Health Insurance Marketplace

If you lose your job and health insurance, you can buy a Marketplace plan. Losing your health insurance plan provided by your former employer qualifies you for a Special Enrollment Period. This means that you can buy health insurance outside of the yearly Open Enrollment Period. After you create an account and apply, you will find out if you qualify for savings on your monthly premiums and out-of-pocket health care costs based on your income. To preview Marketplace health insurance plan estimates click [here](#). For more general information on buying a Marketplace health insurance plan, visit [healthcare.gov](https://www.healthcare.gov).

This blog is general information and is not legal advice. If you need legal advice or have questions, you can talk to one of our free legal helpline attorneys: 1-844-HELP4TN (1-844-435-7486).

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