

[Need Help?](#)

Medicaid (800) 843-6154

GCI (866) 311-1119

Open Monday - Friday 8:00 a.m. - 5:00 p.m.

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Losing your job-based health coverage?

If you lose your job-based health coverage, you have 2 main options for staying covered. You can buy an individual plan through the Marketplace. Or, you may be able to keep your employer's group health coverage for a limited time through a program called COBRA continuation coverage.

Option 1: Get an individual Marketplace plan.

If you leave your job for any reason and/or lose your job-based coverage, you qualify for a Special Enrollment Period and can choose to buy coverage from the Marketplace. You may qualify for a tax credit that can lower your monthly premiums and out-of-pocket costs (like deductibles, copayments, and coinsurance), depending on your household size and income.

You'll have 60 days to enroll in the Marketplace from the time your coverage ends, which may or may not be the last day of employment. Keep any documents from your current coverage and effective dates—you may need them when you request a Special Enrollment Period.

Note: This option doesn't apply if you voluntarily gave up your job-based health coverage even though you stayed in your job.

How do I apply through the Marketplace?

You can apply for Marketplace coverage online at HealthCare.gov or by calling the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.

When you apply, choose "No" when asked whether you currently have health coverage. When you apply, you'll also find out if you qualify for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP).

Option 2: Get COBRA coverage

When you leave a job or lose your job-based coverage, you may be able to purchase your job-based health coverage (for you and your family members), usually for up to 18 months. This is called COBRA continuation coverage. With COBRA coverage, you usually have to pay the entire monthly premium yourself, plus a small administrative fee. Your former employer no longer pays any of your insurance costs, which means the premium is usually much higher than what you were paying before. You also won't be able to get a tax credit to lower costs on premiums and out-of-pocket costs that many people get through the Marketplace. COBRA coverage may be much more expensive than coverage through the Marketplace.

You generally won't be able to get a Marketplace plan outside of the Open Enrollment Period until your COBRA coverage has ended (usually after 18 months). If you voluntarily drop your COBRA coverage or fail to pay your COBRA premiums, you won't get a Special Enrollment Period through the Marketplace.

Review all the options to avoid going without coverage!

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If you become entitled to elect COBRA continuation coverage when you otherwise would lose group health coverage under a group health plan, you should consider all options you may have to get other health coverage before you make your decision. There may be more affordable coverage options for you and your family through other group health plan coverage (such as a spouse's plan); an employee losing eligibility for group health coverage may be able to special enroll in a spouse's plan. A dependent losing eligibility for group health coverage may be able to enroll in a different parent's group health plan.

To have a special enrollment opportunity, you or your dependent must have had other health coverage when you previously declined coverage in the plan in which you now want to enroll.

What happens if I go without coverage?

The law requires that you have qualifying health coverage, like job-based or Marketplace coverage. If you don't have health coverage, you may have to pay a fee when you file your taxes. If you get qualifying health coverage, you won't have to pay the fee for the months you have that coverage.

Where do I find help?

If you need help navigating your options, free help is available! Visit Getcovered.Illinois.gov and chose "make an appointment". You can find a trained Navigator or Certified application counselor, in your area, by entering your zip code. If you have any questions you can call Get Covered Illinois, 1-866-311-1119.

Enroll DuPage – DuPage County Health Department

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