



CANCER LEGAL CARE

LAWYERS ON YOUR CANCER CARE TEAM

Greetings!

With so much changing around employment and insurance, we thought the following information might be helpful to you and your loved ones.

Please feel free to share this information with anyone you know who might be in need. This information applies to everyone, not just people dealing with cancer.

If you are losing your health insurance because your employment has been/will be terminated, here are four options for keeping your health insurance coverage or for getting a new policy:

1. Determine if you can **continue your current coverage through COBRA.**
2. If COBRA is too expensive or not available to you, inquire into coverage **under your spouse's employer-based group plan.**
3. Based on your change in income, you might be **eligible for a government-based health plan or financial assistance** in paying for a plan.
4. If you don't qualify for a government based plan or for financial help to pay your premiums, **coverage through an individual plan is an option.**

Below, you will find more details about each of these four options.

Remember, because of the Affordable Care Act, pre-existing conditions like cancer can't be used to deny health insurance coverage.

We are here to help. Call us at 651-917-9000.

Be well and take good care,
The Cancer Legal Care Team

[Visit our website for more information on COVID-19 changes to the law](#)

Details about the four options:

1. Determine if you can [continue your current coverage through COBRA.](#)
 - Three things have to be in place to be eligible for COBRA;
 - **The insurance plan must be covered by COBRA** meaning that the employer has 20 or more employees and is still offering group coverage to current employees,
 - **There has to be a "qualifying life event"** such as termination or reduction of hours, and
 - **A qualified beneficiary** is applying --this means an employee, spouse, or dependent child who had insurance in place the day before the qualifying life event happened.
 - Employers are required to give notice of COBRA rights, eligibility, and process of electing COBRA coverage. There are lots of details and deadlines with COBRA. The Department of Labor has good information for employees which can be found [here](#) and [here](#).
 - **Three key things to note about COBRA:**
 - COBRA is often very expensive. If you elect to continue your current coverage through COBRA you must pay the entire cost of the premium, meaning your share + your employer's share + up to 2% admin fee. For example, \$300 employee share + \$700 employer share + \$20 administrative fee= \$1,020 monthly COBRA payment.
 - You must act quickly, within 60 days at the most.
 - COBRA might be the best move financially if:
 - You are in the middle of expensive medical treatment and want to keep all of your doctors and treatment plan the same
 - You have already met your deductible for the year
 - Special information [if your employer is filing for bankruptcy](#)

2.If COBRA is too expensive or not available to you, inquire into coverage **under your spouse's employer-based group plan.**

- Your job loss and loss of coverage should provide the "[qualifying life event](#)" that makes a "[special enrollment period](#)" available.

3. Based on your change in income, you might be **eligible for a government-based health plan or financial assistance** in paying for a plan.

- Three great places to start are:
 - **Your medical clinic/hospital** might have insurance navigators on staff to help you get started
 - [Portico Healthnet](#)
 - **651-489-2273**
 - Portico can assist to determine if you qualify for a government-based insurance plan and also has MNsure navigators
 - [MNSure](#)
 - MNSure is Minnesota's health insurance marketplace
 - **651-539-2099 or 855-366-7873** Monday -Friday 8:00 am-4:00pm
 - Online hours 4:00 am-Midnight every day (do not use tablet or mobile phone, Firefox or Chrome recommended)
 - Their [Compare Health Insurance Plans and Prices](#) tool can help you get started in determining what financial assistance or government plans may be available.

4.If you don't qualify for a government based plan or for financial help to pay your premiums, **coverage through an individual plan is an option.**

- Contact **MN health insurance companies directly.** There is a lot of information about plans and pricing on their websites.
- Contact a **health insurance broker** to help you--ideally one who sells policies from a variety of companies, not just one. How to find a broker?
 - MNSure has a [broker finder](#) tool that can be searched by language and geographic region
 - Ask your friends who own small businesses or are independent contractors (Realtors and auto/home/life insurance agents are good people to contact about referrals)

We're still here and helping.



CANCER LEGAL CARE

651-917-9000 | CancerLegalCare.org

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