



Frequently Asked Questions about Finding Health Coverage if You Recently Lost Health Insurance through Your Employer

Health coverage options are available for people who have recently been laid off or lost their employer sponsored health insurance benefits:

- **Granite Advantage Health Care Program:** Medicaid Expansion coverage for no or low income individuals, ages 19-64
 - **Children’s Medical Assistance** (ages 0-18)
 - **Medicaid for pregnant women**
 - **Medically frail**
- **Health Insurance Marketplace** (HealthCare.gov)
- **COBRA**
- **NH State Continuation**

Granite Advantage/Medicaid (Low or No Income)

You can enroll in the Granite Advantage Program or other Medicaid Programs if you are low or no income and need health coverage. There are also Medicaid programs available for children, pregnant women, and the medically frail.

- Learn more about the [Granite Advantage Program](#)
- Enroll in the Granite Advantage Program or Medicaid coverage through [NH Easy](#) or [HealthCare.gov](#).
- There are several Medicaid Managed Care plans to choose from. Do your research to make sure that the plan you choose includes your preferred medical providers.

Health Insurance Marketplace (HealthCare.gov)

You can purchase medical and dental plans for yourself and/or your family on HealthCare.gov.

1. **How do I know if I qualify for the Marketplace outside of the Open Enrollment Period?**
 - HealthCare.gov provides Special Enrollment Periods (SEP) for people who may have recently lost their employer sponsored health insurance coverage.
 - You can apply for the SEP 60 days before they know their coverage will end and 60 days from the date you lost coverage.
 - **If you do not apply 60 days from the date your health insurance terminated, you will not be able to take advantage of the SEP.**

2. How do I apply for insurance on HealthCare.gov?

- Visit [HealthCare.gov](https://www.healthcare.gov) to complete an application or call the Marketplace at 1-800-318-2596 (TTY: 1-855-889-4325).

3. What types of health plans are available on HealthCare.gov?

- Anthem, Ambetter by NH Healthy Families, and Harvard Pilgrim sell individual health plans on HealthCare.gov.
- There are different “metal levels” or tiers, depending on how much you are willing to spend each month on premiums versus how much you are willing to pay out of pocket for medical services. [Learn more.](#)
- Take some time to do your research. Make sure that the plan you choose includes your preferred medical providers and prescription drugs. You can do this research on HealthCare.gov or through the NH Insurance Department’s [website](#).

4. Can I get help with enrolling in a plan?

- Yes, HealthCare.gov offers a "[Find Local Help](#)" tool that you can use to look up free help in your community, including enrollment assisters and insurance agents.
- Free enrollment assistance is also available through a Federal Navigator by calling 1-877-211-NAVI or by visiting [NH Navigator](#).

5. Is there financial assistance available to help me afford my premiums?

- Yes, three-quarters of NH residents insured through the Marketplace qualified for financial assistance. There are two types of assistance available, depending on your income level:
 - **Premium Tax Credits** are available to offset premium costs, based on a sliding scale up to 400% of the Federal Poverty Level.
 - **Cost Sharing Reductions** lower the amount of out-of-pocket costs, such as deductibles, copayments, and coinsurance, a person or family must pay. These discounts are available for households with an income up to 250% FPL, but only for Silver level plans bought on HealthCare.gov.
- After completing an application on HealthCare.gov, you will learn how much assistance you qualify for, based on your tax household income.

6. What steps do I need to take to start my new insurance plan?

- You must pay your first month’s premium by the insurance company’s due date to start your coverage. There are [grace periods](#), but it may be helpful to set a reminder each month to pay your premium. If you do not pay your premium, your plan can be terminated.

COBRA & NH State Continuation

When your insurance coverage is terminated, your insurance company is required to notify you of your rights. If your employer had **20 or more employees**, you can select COBRA or NH State Continuation. If your employer had **fewer than 20 employees**, you can select NH State Continuation.

- **COBRA:**
 - **If your employer had 20 or more employees** then you may be eligible for COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) which allows you and your dependents to *continue on the group health (medical and dental) benefit plan* at the employer's full price, plus a 2% administrative fee.
 - In the event that you lose your group health coverage (medical or dental) you may be eligible to continue your benefits for up to 18 months or longer with COBRA. The options available to you are based on whether you were insured under a:
 - Self-funded plan sponsored by your employer or
 - An insurance plan provided by your employer through an insurance company (also referred to as a fully-insured plan).
- **N.H. State Continuation**
 - If your group health plan is a fully insured health insurance policy and you are a resident of N.H. then you may be eligible for [NH State Continuation](#) which allows for you and your dependents to *continue on the group health (medical and dental) insurance plan* at the employer's full price, plus a 2% administrative fee. This option is available to all sized employers who are fully-insured.
- Find more resources on COBRA and NH State Continuation on the Insurance Department's [website](#).

Need Help?

- If you need help with Medicaid, call **Medicaid Program Client Services** at (800) 852-3345, ext. 4344 (TDD Access Relay (800) 735-2964). Hours are 8:00 A.M. – 4:30 P.M., Monday through Friday.
- If you need enrollment assistance, reach out to a **Navigator, enrollment assister, or insurance agent** through the [Find Local Help](#) tool on HealthCare.gov.
- Contact your employer and their insurance company for more information about COBRA/NH State Continuation.
- Contact the NH Insurance Department with any other questions or concerns you may have at 1-800-852-3416 or by email at consumerservices@ins.nh.gov.