

A woman with dark, curly hair is shown in profile, looking out a window. She is wearing a light pink sleeveless top. The background is a bright blue sky. The text is overlaid on the right side of the image.

Are You Uninsured During the COVID-19 Crisis?:

What You Need to Know About Finding Health Insurance, Getting Tested, and Getting Care

It's important to have health insurance at all times, but especially during a global health crisis. Health insurance helps pay for testing and care related to the COVID-19 pandemic. And it can pay for other health care you and your family may need. Unfortunately, some people will not be able to get insurance right now, but they may be eligible to get other help with COVID-19 expenses.



In this piece, we explain your options for getting health insurance, getting help to pay for COVID-19 testing, and getting help paying for hospital care if you have COVID-19 and develop serious symptoms.

Seven Options for Finding Health Insurance

[Healthcare.gov](https://www.healthcare.gov) is the federal government website that can connect you to many types of health insurance. You may be able to get health insurance through one or more of these options:

1. Medicaid

Medicaid provides health insurance to people with low and modest incomes and their families. People with Medicaid can get care for free or at a low cost. Your state will look at your current monthly income to see if you are eligible.

There are two places to go online to apply and see if you can get Medicaid.

- » Go to [healthcare.gov](https://www.healthcare.gov) to learn if you are eligible and apply, (if your state runs its own marketplace, you will be redirected after you input your address), OR
- » Go to the website for your [state's Medicaid agency](#), which may be the fastest way to get covered

Even if you have a low income, you may not be able to get Medicaid if your state does not provide it to working-age adults. Also, [some lawfully-present immigrants](#) have to wait 5 years after getting green cards (permanent residency) before they can get full Medicaid. These immigrants may be able to buy insurance through a marketplace plan meanwhile.

Keep in mind that even if you cannot get full-scope Medicaid, in many states, Medicaid can still cover testing and emergency treatment for COVID-19 if you have a low income.

2. Children's Health Insurance Program (CHIP)

If your income is modest but too high for Medicaid for yourself, you may still be able to get health insurance for your children through CHIP. Go to the [CHIP page on Healthcare.gov](#) for information about how to apply.

3. Insurance Through a Marketplace Plan

If your income is too high for Medicaid, one good option may be to buy insurance through your state's health insurance marketplace. Depending on your income, you may be able to get financial help with your premium. You might also qualify for help with deductibles and other out-of-pocket costs. The American Rescue Plan increased the amount of financial help available starting in May 2021. Enrollment is open through August 15, 2021 in the federal marketplace, [healthcare.gov](#), and may be open longer in some states.

If you already have a marketplace plan, you can update your marketplace application in April 2021 or after to see if you qualify for more assistance under the American Rescue Plan. Check [healthcare.gov](#) or your state's marketplace website for details. Some state marketplaces automatically increased financial help amounts without requiring updated applications.

After August 15, people who lost coverage or faced another life change or hardship will still have special rights to enroll. At that point, check "see if I can enroll" on [healthcare.gov](#) and the [special exceptions listed here](#) to find out if you can enroll in a marketplace plan now or if you might qualify for Medicaid or CHIP. If you cannot enroll right after August 15, be sure to check back in November during open enrollment season.

Plans purchased on the marketplace all cover COVID-19 care and testing. Beware that if you instead shop off of

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4. Insurance Through a Parent, Spouse, or Partner
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6. Medicare
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the marketplace and buy a short-term plan or enroll in a health sharing ministry, those plans may have significant gaps – many short-term plans do not cover long hospital stays, or prescription drugs, or other important services.

If you received unemployment compensation in 2021 you may be able to get more assistance with marketplace plans

If you receive unemployment insurance in any week this year, you may be eligible for free health insurance in the marketplace with very low deductibles, throughout all of 2021. People don't get this help if they are offered insurance by an employer, such as a new employer or a spouse's job. People also don't get this special marketplace help if they qualify for Medicaid or Medicare. Health insurance marketplaces are updating their computers to process this extra help with premiums. Healthcare.gov expects to be able to process requests for this additional help in July. States that use their own marketplaces may have different timetables.

What to consider before changing your marketplace plan

In a new health insurance plan, you may need to meet a new deductible. Check with the health insurer about whether they have any special rules that allow you to count costs you have already paid towards the annual deductible and out-of-pocket cost sharing limits.

Also, different providers might be in or out of the plan's network; and different drugs might be part of the plan's formulary. You can use the "find local help" button on healthcare.gov or on your state's marketplace website to get assistance considering this decision. Navigators and assisters must provide unbiased help.

4. Insurance Through a Parent, Spouse, or Partner

If you recently lost your own job-based insurance but there is another adult in your family who has insurance through their job, you might be able to join their insurance. You have a [limited time](#) during this COVID-19 crisis to do so. Your family member can contact his or her employer for information about how to add you to the plan.

5. Extending Your Job-Based Insurance Through COBRA

If you have lost your job or had your hours reduced, COBRA may let you continue the insurance you had through your job. If you do not have another offer of job-based coverage, you will not be charged any premiums for COBRA for a few months. This zero premium coverage can last from April 1, 2021 through September 30, 2021, but may end earlier for you depending on when you lost employment and the size of your former employer. COBRA can be a good option for people who are in an ongoing course of treatment and who may have already paid towards

their plan's deductibles or other cost-sharing. More information is available [here](#). Even if you did not enroll in COBRA when it was first offered, you may have another opportunity to enroll now under the American Rescue Plan. Your former employer is required to tell you about this option and should give you a notice with the details. After September, you might be able to continue your COBRA by paying premiums; or you may qualify to enroll in a \$0 premium or low cost plan through the health insurance marketplace.

6. Medicare

If you are 65 or older and delayed enrolling in Medicare while you were working, you have a [special enrollment period](#) when you first leave your job. Generally, you must enroll within 8 months to avoid penalties, and you will want to enroll faster. If you were not able to enroll due to COVID-19 (for example, because Social Security offices were closed), you may have more time. A local State Health Insurance Assistance Program ([SHIP](#)) can help you apply.



If you do not have insurance, hospitals must still provide stabilizing treatment in an emergency, including treatment for COVID-19.



Speak Out!

As you seek help paying for COVID-19 testing and care, we'd like to hear about what worked for you and what did not work. By sharing your story, you speak up for people who may be facing issues just like yours, and you help inform our work. [Share your story.](#)

7. Medicaid With Medicare

If you are 65 or older and have a low income and limited savings, you may be able to get full Medicaid in addition to Medicare. These benefits are also available to some people with disabilities. Medicaid can pay for your Medicare coinsurance and premiums and may cover additional services such as long-term care and supports. Or you may be able to enroll in one of the [Medicare Savings Programs](#) that help with Medicare costs. Apply through your state Medicaid program. A local State Health Insurance Assistance Program ([SHIP](#)) can help you apply.

Getting No-Cost COVID-19 Vaccines, Testing, Treatment

A federal [Uninsured Program](#) pays for COVID-19 services provided to anyone without health insurance. It provides free COVID-19 testing, treatment and vaccines. Anyone without health insurance can get the services, no matter their immigration status. A Social Security Number and/or government ID may be

requested, but is NOT required. Testing, treatment or vaccinations paid for by the federal government will not affect anyone's immigration status or be shared with immigration agencies (see the Health Resources and Service Administration [fact sheet](#)).

Vaccines:

You cannot be billed for COVID-19 vaccinations. If you receive a bill, you should first speak to the person or facility that sent it. If they don't cancel it, contact the HHS Office of Inspector General Hotline at 1-800-HHS-TIPS or visit <https://TIPS.HHS.GOV> to file a complaint.

Testing:

If you do not have insurance, free testing is available in many locations. [Find one here.](#)

If you have insurance through your job, the marketplace, a spouse or partner's job, Medicare, or Medicaid, and you get tested by a health care provider that accepts your insurance, you cannot be charged coinsurance, copayment or deductibles for the testing.

Treatment:

If you are uninsured and receive a bill related to COVID-19 treatment, ask your provider to bill the [HRSA COVID-19 Uninsured Program](#) instead of you. You cannot be billed for COVID-19 services if you are uninsured and the government is paying your healthcare provider for your care. If you receive a bill, and you already paid, you may be owed a refund and you should first speak to the person or facility that sent it. If they don't cancel the bill or give you a refund, contact the HHS Office of Inspector General Hotline at 1-800-HHS-TIPS or visit <https://TIPS.HHS.GOV> to file a complaint.

More Options for Paying for Hospital Care

You may have concerns about paying your hospital bill, even if you have some insurance. If so, talk to the billing office or hospital social worker before you leave the hospital to see if you are able to get

financial help. If you cannot do this before you leave, you can still contact the hospital for help when you receive your bill.

There are several options for paying for care:

Ask these questions

» **Q:** Does the hospital think you can get Medicaid? Can they help you apply, including for coverage to pay your hospital bill?

A: If you are an immigrant, Medicaid must pay for emergency services if you are financially eligible, regardless of your immigration status.

» **Q:** Does the hospital have a financial assistance program for low-income patients? Many hospitals provide financial assistance. (Nonprofit hospitals are required to have financial assistance programs, but for-profit hospitals are not.)

A: Check your hospital's website for information on financial assistance programs and the income guidelines for this help. Or talk to the billing office or a hospital social worker to see if you might qualify and about how to apply. Also ask hospital to bill the [HRSA COVID-19 Uninsured Program](#).

Lastly, if you have insurance, many health plans will not charge you out of pocket for COVID-19 treatment, and some states have made this a requirement.

How to Close Gaps in Coverage and Care

Families USA, together with other organizations, has issued several sets of recommendations to federal policymakers to close gaps in coverage and care for COVID-19. In particular, we want insurance to be affordable and open to new enrollees throughout this crisis; testing and treatment to be widely available and equitably distributed; and we want low-income uninsured patients to be able to access testing and treatment, have clear rights, and not be burdened by medical debt.

To learn more about our recommendations, see these materials:

[Digital Toolkit](#)

To take action go to:

<https://www.familiesusa.org/act/>

This publication was written by:

Cheryl Fish-Parcham, Director of Access Initiatives, Families USA

The following Families USA staff contributed to the preparation of this material (listed alphabetically):

Kimberly Alleyne, Senior Director, Communications

Justin Charles, Digital Media Associate

Stan Dorn, Director of the National Center for Coverage Innovation and Senior Fellow

Nichole Edralin, Senior Manager, Design and Publications

Eliot Fishman, Senior Director of Health Policy

Lisa Hunter, Senior Director of Strategic Partnerships

Frederick Isasi, Executive Director

Adina Marx, Communications Associate

Claire Moore, Events and Operations Coordinator

Joe Weissfeld, Director of Medicaid Initiatives

FAMILIESUSA
THE VOICE FOR HEALTH CARE CONSUMERS

1225 New York Avenue NW, Suite 800
Washington, DC 20005
202-628-3030
info@familiesusa.org
FamiliesUSA.org
facebook / FamiliesUSA
twitter / @FamiliesUSA