



Health Insurance Options after Job Loss

Many consumers are concerned about losing health insurance for themselves and their family in the event of lay off's resulting from the Coronavirus (COVID-19). Depending on the size of the employer and whether the employer remains in business with an active group policy, there are several options available.

COBRA (20 or more employees)

If you had insurance coverage through your employer and your employer has 20 or more employees and is still in business with an active group policy, you are entitled to continuation coverage by the federal Consolidated Omnibus Budget Reconciliation Act (COBRA).

Under [COBRA](#) you have the option to continue your health care coverage for up to 18 months. You are required to pay the full premium yourself, even if your employer paid part of your premium while you were employed, and the employer may charge an additional, limited administrative fee. Consumers should reach out to their employer's Human Resources Department for enrollment information.

State Continuation (less than 20 employees)

If your employer had less than 20 employees and is still in business with an active group policy, our state has a mandatory continuation of coverage privilege. The law provides that an employee or member who has been insured under the group policy for at least six months and who loses coverage for any reason (other than non-payment of premium) may continue coverage for the fractional policy month remaining plus six months. View our [state continuation brochure](#) for more information.

The Federal Marketplace

If the above options are not suitable, a consumer will have 60 days of eligibility for enrollment in the Federal Marketplace. Consumers should reach out to the Marketplace at 1-800-318-2596 or visit healthcare.gov for details on available coverage and pricing.

Short-term Medical

Also known as temporary health insurance, [short-term medical](#) typically lasts several months, but cannot last for longer than 11 months in South Carolina (although it may be able to be renewed). It is primarily designed to fill gaps in major medical health insurance coverage, such as when you are in between jobs or switching coverage. Coverage may be more affordable than major medical insurance, but it does not provide the same protections as major medical coverage and can be subject to pre-existing condition exclusions, among other limitations.

