

# Marylanders Can Get Health Care After Losing A Job

## Have you recently lost health coverage due to a job loss? Free help is available through Maryland Health Connection.

If you leave your job for any reason (whether you quit or get fired) and lose your health care through your job, you have options. You can enroll in a private health plan through Maryland Health Connection, the state's health insurance marketplace, during a special enrollment period.

## You have 60 days from the date of losing your job to enroll in health coverage through Maryland Health Connection.

All plans cover essential health benefits like doctor visits, prescriptions, emergency care, mental health services, and more. You may also qualify for financial help to pay for your plan. Maryland Health Connection is the only place to get savings on private health plans.

### When will coverage start?

- If you enroll before you lose your job-related coverage, your new coverage is effective on the first of the month after you lose your job-related coverage. If you know your job-related coverage will end mid-month, you may opt to have your new coverage start at the beginning of the month in which your job-related coverage ends so that you can avoid a gap in coverage.
- If you enroll in a plan after you lose your job-related coverage, your new coverage is effective the first of the following month after you pick a plan.

### Considering COBRA?

If you had health care through your job, your company may offer you Consolidated Omnibus Budget Reconciliation Act coverage (COBRA). This is an opportunity to continue your current health coverage (typically up to 18 months) at an increased personal cost. This is not your only option.

You have 60 days to enroll in COBRA, giving you time to explore other options. If you choose to take COBRA, you may not be able to switch to a marketplace plan until your COBRA ends. Use the **Get an Estimate** tool to compare how much Maryland Health Connection will cost and weigh your options before you decide. However, if you have already enrolled in coverage through COBRA, you must either:

- Wait for Open Enrollment in the fall, or
- Wait for COBRA to expire (18 months) to qualify for a special enrollment period through Maryland Health Connection

Learn more about COBRA at: [Continuation of Health Coverage \(COBRA\) | U.S. Department of Labor](#).

### Is Medicaid an option?

You may apply for Medicaid at any time. If you are eligible, you do not have to wait until the open enrollment period or until COBRA coverage ends to enroll in Medicaid.

### Need help?

Free help is available to find a health insurance plan that's right for you. **You can meet with a trained health care navigator or broker near you.**

Visit [MarylandHealthConnection.gov/help](https://MarylandHealthConnection.gov/help) or call **1-855-642-8572**. Deaf and hard of hearing use Relay service.