

Have you lost your health insurance?

If you've lost your employer-sponsored health coverage recently, you are likely eligible for affordable health coverage through the Medicaid expansion or the health insurance marketplace, but it's important that you start in the right place in order to select the most affordable option.

WV Navigator is a free, local service that provides health insurance enrollment assistance via phone. Call them at 1-844-WV-CARES or locally at 304 356-5834. They will give you individualized help based on your household size, income, and personal situation.

If you prefer to enroll on your own, your four main options are:

1. **COBRA-** You have up to 60 days after losing coverage to elect to keep the health insurance you had at your former job, but you must pay the employer + employee costs. This option is typically the most expensive and is unaffordable for many.

2. **Medicaid Expansion-** You may be eligible for no-cost monthly health coverage through the Medicaid expansion. Eligibility is based on your current monthly income and household size. **Visit wvpath.org**

IMPORTANT: Recovery rebates and the federal portion of unemployment insurance benefits (\$600/week through July 31) do not count towards household income for the purposes of Medicaid & CHIP.

Household Size	Monthly Income Max
1	\$1,467
2	\$1,982
3	\$2,498
4	\$3,013
5	\$3,528
6	\$4,043

Apply for Medicaid at wvpath.org 1-877-716-1212

3. **Individual Marketplace plans-** If you are sure that you do not qualify for Medicaid once disregarding the above portions of the CARES Act (recovery rebates & federal unemployment insurance benefits), you may be eligible for a health plan on **healthcare.gov**. To sign up for an individual market plan, you must have lost health coverage within the last 60 days. Most West Virginians are eligible for financial help, or subsidies, that help make marketplace plan premiums more affordable. **IMPORTANT:** The federal portion of unemployment insurance benefits (\$600/week through July 31) DOES count as income on healthcare.gov marketplace plans.
4. **Children's Health Insurance Program-** If your child also lost coverage recently, they may qualify for CHIP. Apply at **wvpath.org** or call 1-877-716-1212.

Note: You can also apply for additional programs at **wvpath.org**, including SNAP (food stamps), child care assistance, LIHEAP (energy assistance), and TANF.

