

# Lost your job? You can get health coverage!



Since the beginning of the coronavirus crisis, millions of Californians have filed for unemployment benefits, including many who lost their job-based health coverage. If your job was affected by COVID-19, or if you lack income because your hours were cut or you're no longer working, Covered California is here for you.

## Can I get health coverage now?

**Yes**  
Get Covered

You do not have to wait for open enrollment. A special-enrollment period is underway now that allows you to enroll in a health plan through Covered California, and Medi-Cal is open for enrollment year-round.

## How do I enroll?

1

Go to the Shop and Compare Tool at [CoveredCA.com](https://CoveredCA.com).



Compare coverage options and costs before you enroll.

2

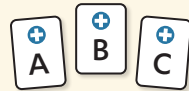
Enter your household income to see if you can get financial help.



Nearly nine out of 10 Californians who enroll do.

3

Choose a health plan that is the best fit for you and your family.



If you need help, call **(800) 300-1506**.

4

Pay your first bill.



Your coverage begins on the first day of the following month.

5

You're covered!



## What about COBRA?

Your employer may offer health coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA). COBRA allows you to continue your job-based coverage, but you'll most likely have to pay the portion your employer used to pay, plus an administrative fee.

Even if you are already enrolled in COBRA, you are eligible to enroll in health coverage through Covered California during open enrollment, or by using a special enrollment period. Through June 30, 2020, you can enroll in health insurance through Covered California by using the COVID-19 special enrollment reason. You can also apply for Medi-Cal anytime throughout the year without a special enrollment reason.

## Can I compare COBRA and Covered California coverage?

To compare the cost and benefits of Covered California coverage with what you pay for COBRA, use our Shop and Compare Tool before making a decision.



Go to [CoveredCA.com](https://CoveredCA.com)



Call us at **(800) 300-1506**

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## I already have coverage with Covered California, but I'm having trouble affording my coverage because of loss of income. Am I eligible for extra financial help?

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You may be eligible for free or low-cost care through Medi-Cal, or you could get more financial help paying for your Covered California coverage. Keep your account up to date by reporting any income changes at [CoveredCA.com](https://CoveredCA.com).



### Is Medi-Cal an option?

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Medi-Cal is a year-around program, and you can apply at any time. You do not have to wait until the open-enrollment period.

## I am furloughed / on unpaid leave / on Paid Family Medical Leave. What are my coverage options?

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Both Covered California and Medi-Cal can be a temporary coverage option until your return to work. Apply through [CoveredCA.com](https://CoveredCA.com). Make sure to update your Covered California account as your circumstances change (example: return to work).



### Still need help?

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Free assistance is available by calling **(800) 300-1506** weekdays from 8 a.m. to 6 p.m. Help is available in more than a dozen languages. Go to [CoveredCA.com](https://CoveredCA.com) to [find a Certified Enroller](#) in your area, or have a Certified Insurance Agent [call you back](#) in 20 minutes to assist you in applying.