

# Individual Health Insurance FAQ

## **Q: If I lost my job or was furloughed as a result of COVID-19, do I qualify for individual health insurance?**

A: If you lost the health insurance coverage you had through your or a family member's employer because of layoffs, furloughs or business closures related to COVID-19, you may qualify for a [Special Enrollment Period](#), which allows you to enroll in an individual health insurance plan outside of the normal enrollment timeframes.

If your previous employer-based coverage was through a Medical Mutual group plan, you may be able to transfer the money you already accumulated toward your deductible to the deductible associated with a new individual plan from Medical Mutual.

You could also be eligible for a [tax subsidy](#) that can help you pay for your monthly health insurance premium if you buy a health plan on the federal Marketplace. Medical Mutual's licensed agents can help you find out if you qualify. Call us toll free at 1-866-488-3266 (TTY 711 for hearing impaired) Monday through Friday, 8 a.m. to 8 p.m. You can also use the [Tax Subsidy Estimator](#) to see if you qualify.

## **Q: If I'm eligible for COBRA, what are my options?**

A: You may qualify for a [Special Enrollment Period](#) if you're eligible for COBRA or if you are now paying more for COBRA because your former employer is no longer subsidizing those costs. Regardless of your COBRA enrollment deadline, you will have 60 days to enroll in an individual health insurance plan after your employer coverage ends. Find out more about [COBRA continuation coverage](#).

You could also be eligible for a [tax subsidy](#) that can help you pay for your monthly health insurance premium if you buy a health plan on the federal Marketplace. Medical Mutual's licensed agents can help you find out if you qualify. Call us toll free at 1-866-488-3266 (TTY 711 for hearing impaired) Monday through Friday, 8 a.m. to 8 p.m. You can also use the [Tax Subsidy Estimator](#) to see if you qualify.

## **Q: If I have a Special Enrollment Period, when will my individual coverage start?**

A: Your coverage would normally start the first day of the month after you enroll. Depending on your plan, you may be able to get coverage that starts the first day your employer health coverage ends.

If you know you will be losing your employer coverage within the next 60 days, you can apply for individual coverage before it ends to help avoid a gap in your coverage.

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**Q: What can I do if I missed the Special Enrollment Period deadline because of circumstances related to COVID-19?**

A: If you missed your Special Enrollment Period because of COVID-19, for example, if you or a person you were taking care of were sick with the disease, you could be eligible for another Special Enrollment Period. For details on state emergencies, visit [FEMA.gov](https://www.fema.gov).

**Q: What if I have an individual health insurance plan but my income has changed?**

A: If you are currently enrolled in an individual plan and your income has now changed, you could be eligible for a [tax subsidy](#) that can help you pay for your monthly health insurance premium if you buy a health plan on the federal Marketplace. Medical Mutual's licensed agents can help you find out if you qualify. Call us toll free at 1-866-488-3266 (TTY 711 for hearing impaired) Monday through Friday, 8 a.m. to 8 p.m. You can also use the [Tax Subsidy Estimator](#) to see if you qualify.

**Q: Do I need to report economic impact payments from the IRS as part of my income?**

A: You don't need to report any economic impact payments you receive through the Coronavirus Aid, Relief, and Economic Security (CARES) Act — up to \$1,200 per taxpayer and \$500 per each qualifying child — as income when you apply for health coverage on the federal Marketplace. These payments will not affect your qualification for financial assistance for individual health insurance coverage. [Learn more about the IRS Coronavirus Tax Relief and Economic Impact Payments.](#)