



NEWS RELEASE

STATE EMERGENCY OPERATIONS CENTER

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Health Insurance Enrollment Deadlines Approaching for Michiganders who Lost Job or Experienced a Drop in Income

LANSING, MICH. Deadlines are fast approaching for people who lost their health insurance due to layoffs, reduced hours, or a change in income during the COVID-19 pandemic to take advantage of low or no-cost health care [options](#) available through the Health Insurance Marketplace. Consumers in these situations must sign up for health insurance within 60 days, which is coming soon for people who were impacted in the early weeks of the COVID-19 response.

“Ensuring Michiganders have access to health care coverage is critical as we continue our ongoing response to COVID-19,” said Gov. Gretchen Whitmer. “Resources are available for Michiganders who have been financially impacted during this crisis, and I encourage them to explore these options for their health and the health of their families.”

Michigan has been battling COVID-19 since its first cases were identified in early March, and layoffs have been announced by impacted businesses throughout the following months. Consumers have 60 days after losing health coverage as a result of a job loss or a change in income, to take advantage of a Special Enrollment Period to either temporarily continue their employer-provided coverage under COBRA or purchase coverage through the Health Insurance Marketplace. Consumers may wish to look into the Health Insurance Marketplace, as the Marketplace options may be less expensive than COBRA.

“Michiganders should not delay in enrolling if they lose employer-based health insurance during the COVID-19 crisis,” said Michigan Department of Insurance and Financial Services (DIFS) Director Anita Fox. “DIFS is available to assist if residents have questions about coverage or enrolling in health insurance.”

To determine eligibility, consumers should visit the Health Insurance Marketplace at www.healthcare.gov. Depending on income and their situation, consumers may qualify for cost sharing reductions, premium tax credits, coverage for their children (CHIP), or Medicaid. Consumers should contact DIFS toll free at 877-999-6442 if they need assistance.

Act now and apply

- When a consumer loses essential health coverage, they may be eligible to enroll in an individual health plan during a [Special Enrollment Period](#).

- If consumers are new to www.healthcare.gov, they can [create an account](#). If they already have one, they may [log in](#) to start or update an application.

Enrollment help is available

- DIFS can help. The [Michigan Health Insurance Consumer Assistance Program](#) can provide shopping tips and help answer questions about health insurance or Special Enrollment Periods.
- Contact DIFS at 877-999-6442 or email at DIFS-HICAP@michigan.gov.
- Resources to get started:
 - [Understanding your Health Coverage](#).
 - [Special Enrollment Period](#).

Information around this outbreak is changing rapidly. The latest information is available at Michigan.gov/Coronavirus and CDC.gov/Coronavirus.

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