

Health Insurance Marketplace

Losing Job-based Coverage

If you lose your health insurance through your employer or a family member's employer, you have 2 options for staying covered.

Option 1: Get health coverage through the Marketplace

- **Apply for coverage** through the Marketplace to find out if you can get a Marketplace health plan with a Special Enrollment Period.
 - Create an account or log into an existing one at [HealthCare.gov](https://www.healthcare.gov). You can also contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).
 - When you apply, choose “No” when asked if you currently have health coverage or if you’re offered health coverage through your job. When asked if anyone recently lost qualifying health coverage, select the names of all the people on your application who lost job-based coverage.
 - Keep any documents related to your job-based coverage, including proof that your coverage has ended or will soon end. You may need them to apply with a Special Enrollment Period.
 - **You’ll have 60 days to enroll** in a Marketplace plan from the time your coverage ends, which may or may not be the last day of employment. You can also pick a Marketplace plan **up to 60 days before** your coverage ends, so that your Marketplace coverage starts as soon as possible after your job-based coverage ends.

Note: Voluntarily dropping coverage doesn’t qualify you for a Special Enrollment Period unless your household income decreased, you voluntarily left your job, or a change in your previous coverage made you newly eligible for savings on a Marketplace plan.

- **Find out if you qualify for cost savings.**
 - After you apply, you’ll find out if you qualify for the premium tax credit to lower your monthly premiums and extra savings on out-of-pocket health care costs, like deductibles and copayments.
 - You’ll also find out if you qualify for free or low-cost coverage through Medicaid or the Children’s Health Insurance Program (CHIP).

Note: You can apply for and enroll in Medicaid or CHIP any time—you don’t need a Special Enrollment Period.

- **Pay your first premium** to start your coverage.
 - Your coverage won’t start until you do this.
 - Once you enroll, you’ll pay your premiums directly to the insurance company—not to the Marketplace.
 - Learn more at [HealthCare.gov/apply-and-enroll](https://www.healthcare.gov/apply-and-enroll).

How soon can Marketplace coverage start?

- **If you’ve already lost coverage**, your Marketplace coverage can start the first of the month after you select a plan. For example, if you apply and enroll in a Marketplace plan by May 31, your new coverage can start June 1.
- **If you know you’ll lose coverage in the next 60 days**, submit an application at [HealthCare.gov](https://www.healthcare.gov) before your coverage ends. For example, if you know you’ll lose coverage on April 30, apply and enroll in a Marketplace plan any time in March or April and your new coverage can start May 1.

Not ready to apply?

- **Preview plans and prices** based on your income at [HealthCare.gov/see-plans](https://www.healthcare.gov/see-plans).
- When you fill out a Marketplace application, you’ll need to estimate your expected income. Visit [HealthCare.gov/income-calculator](https://www.healthcare.gov/income-calculator) to get help estimating your income.

Option 2: Get COBRA coverage

You may be able to buy COBRA continuation coverage through your former employer (for you and your family), usually for up to 18 months.

- You'll probably have to pay the entire monthly premium, plus a small administrative fee because employers don't have to help pay for their employees' coverage under COBRA.
- While you're enrolled in COBRA, you won't be eligible for any savings on your premiums or out-of-pocket costs that you would get through the Marketplace, if otherwise eligible.
- Once enrolled in COBRA, you can:
 - Change to a Marketplace plan during the yearly Open Enrollment Period, or when you qualify for a Special Enrollment Period once your COBRA coverage ends.
 - Apply for Medicaid or CHIP any time. If you qualify, Medicaid or CHIP coverage can start immediately and you can end your COBRA coverage early. But wait until you get a final decision about your Medicaid/CHIP eligibility and check your coverage start date before you drop COBRA.

If you're already enrolled in COBRA, you may have options in the Marketplace and may still qualify for a Special Enrollment Period due to:

- Loss of coverage. You have **60 days before or 60 days after your loss of pre-COBRA job-based coverage** to enroll in Marketplace coverage. You may also qualify for the premium tax credit if you end your COBRA coverage, or if you didn't accept COBRA to begin with. If you plan to drop your COBRA coverage before your Marketplace plan would start, you can select "No" when the application asks if you're currently enrolled in COBRA coverage.
- Changing costs, like if your COBRA coverage costs change because your former employer stopped contributing, so you have to pay the full cost.
- A COBRA extension costing too much, so you decide not to take it.

Visit [HealthCare.gov/unemployed/cobra-coverage](https://www.healthcare.gov/unemployed/cobra-coverage) to learn more about COBRA coverage and the Marketplace.

How can I learn more?

To learn more about coverage through the Marketplace or your benefits and protections, visit [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596.
TTY users can call 1-855-889-4325.

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