

## **How to keep health insurance if you're laid-off**

### **Local News**

Posted by: David Haviland

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OLYMPIA, Wash. - Chances are if you lose your job, you've also lost your health insurance. "If you're facing unemployment, the added stress of losing your employer-sponsored health insurance can be overwhelming," said Insurance Commissioner Mike Kreidler. "Call our Insurance Consumer Hotline at **1-800-562-6900**. We can help you understand how to keep your coverage or shop for a new health plan." In Washington state, the options for continuing your previous health coverage depend on the size of your employer.

**If you worked for an employer with 20 or more employees and they're still in business:** A federal law called COBRA allows you to keep your employer's health plan for a limited time if you pay the entire premium plus a 2% administrative fee. A temporary COBRA premium subsidy of 65% is available for nine months under the recently passed American Recovery and Reinvestment Act of 2009 (the stimulus plan). Workers who were laid-off from their job between Sept. 1, 2008 through Dec. 31, 2009, and their family members who were covered under their employer's health plan, are eligible for the subsidy. You have a right to the subsidy even if you didn't select COBRA initially, as long as you were laid-off between Sept. 1, 2008 and Dec. 31, 2009. Your former employer must notify you of your option to select COBRA and if you qualify for the new COBRA subsidy. To learn more about COBRA and the new COBRA subsidy, read [http://www.insurance.wa.gov/publicati ... ourrightsunderCOBRA.shtml](http://www.insurance.wa.gov/publicati...ourrightsunderCOBRA.shtml) If your employer is no longer in business, stops offering health insurance or if you worked for a small business with less than 20 employees, you are **not eligible for COBRA coverage. Other options for health insurance include:** Adding yourself and/or family members to your spouse's or domestic partner's employer-sponsored health plan. Contact their employer as soon as possible to see if you can enroll immediately or if you have to wait for open-enrollment. Applying for an individual health insurance plan. Keep in mind that some applicants must take a health questionnaire. If you fail the questionnaire, you automatically qualify for coverage from the [Washington State Health Insurance Pool \(WSHIP\)](#). To learn more, call our Insurance Consumer Hotline at 1-800-562-6900. For more information on buying individual health plans and to see sample rates, read: [http://www.insurance.wa.gov/publicati ... health\\_care\\_coverage.pdf](http://www.insurance.wa.gov/publicati...health_care_coverage.pdf) **Some low cost options may be available for you and your children depending on your income. Call our Insurance Consumer Hotline at 1-800-562-6900 to learn more about these programs.**