Insure.com Offers Health Insurance Advice during Coronavirus Pandemic

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Understand how to get coverage and gain insights into how health insurers are handling testing and treatment costs for members

Foster City, CA – April 2, 2020 – People without health insurance or who lose coverage because of a job loss may feel especially anxious during this time. Even those with coverage may be worried about hefty medical care bills if they wind up getting seriously ill from the coronavirus.

Fortunately, there are ways to get coverage for many Americans who lose health insurance and an increasing number of insurers are cutting copays and out-of-pocket costs for testing -- and even treatment.

Insure.com explores these topics and offers advice to help people without coverage.

Those who lose their jobs and employer-sponsored health insurance have multiple avenues to get coverage:

- Sign up for a COBRA plan
- Get added to a spouse's plan
- Purchase an Affordable Care Act (ACA) plan
- Check with your state about Medicaid eligibility
- Enroll in a low-cost, low-coverage short-term health plan

People who didn't have health insurance before don't have as many options -- depending on where they live. Previously uninsured people in 40 states, including 39 that use the federal government's exchanges structure, are not able to sign up for an ACA plan now. The federal government decided to not launch a special enrollment period for people without health insurance to get an ACA plan. In those states, you can still get an ACA plan if you lost employer-sponsored insurance, but you're not eligible to get an ACA plan if you didn't previously have health insurance.

However, 10 states with their own ACA exchanges have launched special enrollment periods. In those states, anyone can sign up for an ACA plan, including the uninsured.

Here are the states that created a special ACA enrollment period, due to COVID-19:

1. California
2. Colorado
3. Connecticut
4. Maryland
5. Massachusetts
6. Minnesota
7. Nevada
8. New York
9. Rhode Island
10. Washington

"In the past, the only time people could sign up for an ACA plan was either during open enrollment or when a qualifying event occurs," explains Les Masterson, Insure's managing editor. "During the COVID-19 pandemic, certain states are allowing any resident to sign up for an ACA plan, regardless of whether or not they previously had insurance."

Insure.com also offers insights into how some major health insurance companies and Medicare are responding to the outbreak, including expanding telehealth.

Find out more in our newly updated article: Coronavirus and health insurance: what you need to know

Insure.com's managing editor Les Masterson is available to answer questions on how consumers can best navigate health insurance concerns during this pandemic.

Additional resources

- How to get health insurance if you're unemployed or changing jobs
- Life insurance and the coronavirus: What you need to know
- Best Health Insurance Companies for 2020
- How to buy individual health insurance

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Media contacts
Jacqueline Leppla
Sr. Director of Public Relations
775-321-3608
jleppla@quinstreet.com
LinkedIn

Or,

Liberty Communications for QuinStreet
Rick Judge, 415-429-5652
QuinStreet@libertycomms.com