



Insure Provides Guide to Insurance for the Unemployed in 2021

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Displaced and laid-off workers have options to secure insurance coverage and receive benefits

Foster City, CA – March 4, 2021 – insure.com, a resource for auto, home, health and life insurance, provides timely guidance to those who are struggling with job loss.

Topics reviewed in the [insurance guide to unemployment](#) include:

1. **Unemployment benefits.** State unemployment insurance programs provide temporary cash benefits to qualifying workers, with varying eligibility requirements. Experts explain how to access this support.
2. **Health insurance options.** From COBRA, to joining a spouse's health plan, purchasing [short-term health policies](#) and/or tapping into a health savings account, alternatives are presented along with their advantages and disadvantages.
3. **Life insurance.** For those losing access to [life insurance](#) as a group benefit, it may be possible to take advantage of options to continue it or to purchase an individual policy.
4. **Auto insurance.** Changes in work circumstances may make it possible to lower car insurance premiums.
5. **Homeowners coverage.** While job changes may not directly impact [home insurance](#) requirements or costs, there are some things homeowners can do to access potential savings.

"Losing a job can be extremely stressful," notes Michelle Megna, Insure's editorial director. "We've consolidated crucial information for those facing unemployment to help them access benefits and take steps to reduce premium costs."

The site's insurance experts also offer valuable insurance tips for those who have lost a job, such as:

- Negotiating discounts and payment plans with health providers
- Accessing employee assistance programs that may still be available to them
- Exploring targeted relief funds
- Tapping into community resources or services

"Taking action quickly to apply for benefits or access support can help those affected minimize financial difficulties," says Megna.

Megna is available to elaborate on this research and discuss how individuals can best navigate insurance-related challenges resulting from unemployment.

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For more than 20 years, Insure has served as a comprehensive consumer resource for insurance information, offering expert advice, articles, news, and tools about car, home, health, and life insurance. Consumers have access to free car insurance quotes and guidance on finding the right insurance policy, saving money and solving claims problems.

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