

# Eligibility for Health Insurance Coverage

As COVID-19 continues to spread, our office has received questions from both employer and individual clients about eligibility for health insurance coverage. Some employers have asked about adding part-time employees or employees who did not previously sign up for coverage to the group health insurance plan. Some individuals who do not have health insurance through their employer or their spouse's employer have asked if they can purchase an individual policy.

## INDIVIDUAL HEALTH COVERAGE

Individuals who are not eligible for a group plan through their employer or their spouse's employer can apply for individual ACA coverage, but usually this must be done during the annual **open enrollment period**. The open enrollment period for individual coverage is between November 1 and December 15 each year for a January 1 effective date.

Unfortunately, this ACA-compliant coverage CANNOT BE OBTAINED during the year unless someone has a **qualifying event** that qualifies them for a **special enrollment period** (SEP) — for example, someone who has coverage in one state moves to another and loses coverage as a result or someone who loses group health coverage when his or her hours are reduced or employment ends. These special enrollment periods require that the individual apply within 60 days of losing coverage.

If someone currently is not covered, did not obtain coverage during the last open enrollment period, and does not qualify for a special enrollment period, they cannot apply for ACA-compliant individual coverage until next open enrollment period.

## GROUP HEALTH COVERAGE

Similarly, without a qualifying event, a **full-time employee** (or his/her dependents) who previously waived coverage cannot join the group plan until the group's next annual open enrollment period. An employee or dependent who does qualify for a special enrollment period due to a qualifying event (such as marriage, birth or adoption, loss of spousal coverage, court order, etc.) has 30 days to sign up for the group health plan.

**Part-time employees** who average fewer than 30 hours per week are not eligible for group coverage.

## NON-ACA COVERAGE

There are some options, some which we do not think are good options like church plans and limited benefit plans – our agency does not sell these.

There are also some **short-term plans** available, like one we sell with United Healthcare, that might work for some people. These short-term plans have limitations like minimal prescription coverage, etc., and are medically underwritten. If accepted by underwriting, no pre-existing condition is covered. These plans usually have higher deductibles and higher annual max out of pockets than the ACA group or individual plans. If people want to view quotes, they can go to our website, [www.jmeinsurance.com](http://www.jmeinsurance.com), click on the green + sign in the top right corner, then select the United Healthcare button and answer the questions to view premium quotes and plan benefits. If they want to apply for coverage, they can but they will answer medical questions and if they have health issues, they will be declined.

