



What are my options if I've recently lost my health insurance?

- **COBRA coverage** (continuation of work-based coverage) is offered to most Americans who lose their insurance because they lost their job (because they quit, were fired, or were laid off) or because their hours were reduced. COBRA usually has a maximum coverage period of 18 months, and is usually more expensive than when you were working because they are no longer splitting the cost of work with your employer.
- **The Health Insurance MARKETPLACE** at www.healthcare.gov is a place where anyone who is lawfully present in the U.S. can shop for health insurance coverage. Usually you can only enroll during the Fall, but there is a Special Enrollment Period (SEP) to anyone who has left their job (including quitting, being fired, or being laid off). The SEP lasts for 60 days after you lose your coverage. If your income is below 138% of the Federal Poverty Income Guideline (FPIG), your application will be referred to Louisiana Medicaid instead. [You can see the FPIG levels here.](#)
- **Louisiana MEDICAID** is free coverage for most people with a household income of 138% of the Federal Poverty Income Guideline (FPIG) or below. [You can see the FPIG levels here.](#)
- **See the chart on the next page to see what you may be eligible for!**

Which options can LA HAP help with?

LA HAP can help pay out-of-pocket costs (premiums, copays/coinsurance, and deductibles) associated with **COBRA** or a **MARKETPLACE** plan. LA HAP does not cover any costs associated with **MEDICAID** because Medicaid doesn't have any out-of-pocket costs for regular medical care.

After I've picked an option, what are my next steps?

- If you enroll in **COBRA** or a **MARKETPLACE** plan, send LA HAP the [Insurance Add/Change Form](#) and (if you want LA HAP to help pay your premiums) a form of documentation from your insurance company that includes the premium amount. If you aren't sure how to apply for coverage, [call us](#) and we can help!
- If you enroll in **MEDICAID**, you do not need to send anything to LA HAP. But, [call us](#) as soon as you hear back from Medicaid.

Here are some other important things to know:

- **If you are out of medication while you're waiting for your new coverage to start, [call us right away!](#)** We can help you get medication in the meantime.
- **If you miss the deadline to enroll in insurance, [call us right away.](#)** We can still help you with the cost of your medications.
- Any regular unemployment benefits you receive count as taxable income. Recently, the federal government has added \$600 a week to unemployment benefits through July 31st, 2020. This extra \$600 does NOT count toward your taxable income. Keep this in mind because you may be eligible for Medicaid even if you feel like your income is too high.

Are you offered COBRA coverage by your former employer?

YES

NO

Is your HOUSEHOLD income now 138% FPIG* or below?

**You can see the Federal Poverty Income Guidelines [HERE](#).*

Is your HOUSEHOLD income now 138% FPIG* or below?

Yes

No, it's higher

Yes

No, it's higher

You can choose **COBRA** or apply for **MARKETPLACE** coverage.

You should apply for **MARKETPLACE** coverage.

For now, you can choose **COBRA** or **MEDICAID** coverage. If you choose COBRA, LA HAP can only assist until your LA HAP eligibility expires; then you **MUST** choose Medicaid.

You should apply for **MEDICAID** coverage. Call LA HAP once you receive an answer from Medicaid.

2020 Federal Poverty Guidelines

Also available at <https://aspe.hhs.gov/poverty-guidelines>

The federal poverty guidelines are updated each year by the Department of Health and Human Services. These guidelines were updated 3/7/20 for the purpose of determining eligibility for Ryan White programs, including LA HAP. LA HAP determines eligibility based on [Modified Adjusted Gross Income](#) (MAGI) and defines [household](#) based on tax filing status.

<i>If your income is within the limits below, you are:</i>	
0-500% FPIG: Eligible for supportive client services & limited insurance assistance in NEW ORLEANS (through RW EMA Part A)	
0-300% FPIG: Eligible for supportive client services in BATON ROUGE (through RW TGA Part A)	
0-400% FPIG: Eligible for supportive client services STATEWIDE (excluding New Orleans, Baton Rouge) (through RW Part B)	
	139-400% FPIG: Eligible for LA HAP/HIP medication & insurance assistance STATEWIDE (through RW Part B)*
0-138% FPIG: eligible for medication & insurance assistance through Medicaid	

Household size	100% of Federal Poverty Income Guideline**	138%	300%	400%	500%
1	\$12,760	\$17,609	\$38,280	\$51,040	\$63,800
2	\$17,240	\$23,791	\$51,720	\$68,960	\$86,200
3	\$21,720	\$29,974	\$65,160	\$86,880	\$108,600
4	\$26,200	\$36,156	\$78,600	\$104,800	\$131,000
5	\$30,680	\$42,338	\$92,040	\$122,720	\$153,400
6	\$35,160	\$48,521	\$105,480	\$140,640	\$175,800
7	\$39,640	\$54,703	\$118,920	\$158,560	\$198,200
8	\$44,120	\$60,886	\$132,360	\$176,480	\$220,600

*Individuals with Medicare are eligible for LA HAP with incomes from 0-400% FPIG, unless already enrolled in Medicaid.

**For families greater than 8 people add \$4,420 to 100% poverty guideline amount for each additional member.