



For Immediate Release

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Health Care Coverage and Health Insurance during COVID-19 Washtenaw Health Plan is ready to help

YPSILANTI, Mich., April 14, 2020 - If you lost health care coverage or never had health care coverage, the Washtenaw Health Plan team can help provide information and answer your questions. Options include enrolling in Marketplace coverage through a Special Enrollment Period, COBRA and Medicaid or MICHild. Call the Washtenaw Health Plan at 734-544-6778 or email whp@washtenaw.org. For help in Spanish, call 734-544-2949. For help in Arabic, call 734-544-9729.

Our Washtenaw Health Plan team members are advocates and problem solvers. We are all [Marketplace Certified Application Counselors](#) and trained to help with Medicaid applications. We can help with questions about eligibility for health care coverage for you or anyone in your family. We have experience with helping people with different family sizes, incomes, employment types or immigration statuses.

“Everything is especially difficult right now, and people may have lost their coverage if it was through an employer,” says Krista Nordberg, director of enrollment and advocacy for the Washtenaw Health Plan. “We can help you look at your options and find the best coverage for you and your family.”

If you lost your job and no longer have insurance : You will qualify for insurance through Medicaid or the Marketplace. Your current income (if you have any) will determine where you apply for insurance. A job loss opens up a Special Enrollment Period, if you want to apply for Marketplace insurance. Or if your income is now \$0 or below 138% of the poverty level, you can apply for Medicaid.

Your employer may offer COBRA (Consolidated Omnibus Budget Reconciliation Act) insurance, but it will probably be very expensive. Check the [Marketplace cost estimator](#) and your Medicaid eligibility before you enroll in COBRA. After you enroll in COBRA, you will not qualify for a Special Enrollment Period on the Marketplace.

Resources for Applying for Health Care Coverage

- **Medicaid:** To apply for Medicaid, go to [MIBridges](#), create an account and complete an application for healthcare coverage. When you are applying, include anyone who is currently on your tax return. Do not include roommates or significant others.
- **Marketplace:** You will need a Special Enrollment Period to enroll on the Marketplace. This can be a letter from your employer about losing your insurance or another life change like a

death, birth, marriage, or change in immigration status. If you are income eligible, you will receive tax credits to help pay your health insurance premium. You may also receive cost-sharing lowering your deductible and out of pocket costs. To apply for Marketplace insurance, go to healthcare.gov.

- **MIChild:** MIChild is the CHIP (Children's Health Insurance Program) for Michigan. You can apply through MiBridges. The cost is \$10/month per family regardless of the number of children.

The Washtenaw Health Plan's website is healthcarecounts.org which includes informational blog posts about [Special Enrollment Periods](#), [Self-employment](#), [MIChild](#), [Marketplace subsidies](#) and many other healthcare topics.

Helpful Links

- [Health Insurance Options during COVID-19](#) (other languages coming soon)
- [MiBridges](#) Apply for Medicaid and MIChild
- [Healthcare.gov](#) Apply for Marketplace insurance
- [Marketplace Special Enrollment Periods](#)
- [2020 Federal Poverty Levels](#)
- [COVID-19 multilingual materials](#)

Washtenaw Health Plan

The Washtenaw Health Plan works directly with people to assess their eligibility for health coverage and to secure coverage. Visit healthcarecounts.org or call 734-544-3030 and leave a message or email whp@washtenaw.org. The WHP office is currently closed to walk-in visits. Staff are working remotely and can help by email and phone.

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