



## ***Congressional Response to Novel Coronavirus (COVID-19) Outbreak<sup>1</sup>*** **ABOUT HEALTH CARE COVERAGE**

On March 27, 2020, President Trump signed into law the *Coronavirus Aid, Relief, and Economic Security (CARES) Act (CARES Act)*. This \$2 trillion package provides resources designed to help businesses stay open and keep workers connected to their jobs—therefore keeping them connected to employer-sponsored benefits such as health insurance. However, if you have lost your health care coverage, or if you are having financial troubles in connection to COVID19, this document answers common questions about health care coverage.

In addition to the resources below, the U.S. Department of Health and Human Services (HHS) will use funding allocated by Congress to specifically pay providers to treat uninsured COVID-19 patients. As a condition for receiving this funding, providers will be forbidden from balance billing the uninsured for the cost of their care. Every health care provider who has provided treatment for uninsured COVID-19 patients on or after February 4, 2020, can request claims reimbursement through the program and will be reimbursed at Medicare rates, subject to available funding. Providers can register for the program on April 27, 2020, and begin submitting claims in early May 2020. Click [here](#) for more information.

### **If I lost or expect to lose my health insurance, am I eligible to apply for health insurance through a Special Enrollment Period, or for subsidies to reduce the cost of my health insurance premium?**

- You qualify for a special enrollment period if you, or anyone in your household, lost qualifying health coverage, including coverage through your employer, in the past 60 days, or expects to lose coverage in the next 60 days.
- You qualify if you lose health coverage through a parent or guardian because you are no longer considered a dependent.
- You also qualify for a special enrollment period if you have had certain life events, including moving, getting married, having a baby, or adopting a child.
- [Click here to see](#) if you qualify for a Special Enrollment Period.

### **Is there help available to pay monthly premiums for *existing* health insurance?**

- If you have trouble paying your monthly premium, kindly reach out to your insurance company to see if it can offer you a “grace period” during which time you may not have to make monthly payments. Many insurance commissioners are encouraging health insurance plans to relax their non-payment policies during the COVID-19 crisis.

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<sup>1</sup> [H.R.6074](#), the *Coronavirus Preparedness and Response Supplemental Appropriations Act* was passed in the Senate by a vote of 96-1 on March 5, 2020; [H.R.748](#), the *Coronavirus Aid, Relief, and Economic Security (CARES) Act* (Public Law No. 116-136) was approved unanimously by the Senate on March 25, 2020, then by the House of Representatives on March 27, 2020, and signed into law by President Trump on April 8, 2020.



### **Consolidated Omnibus Budget Reconciliation Act (COBRA)**

- COBRA requires continuous coverage to be offered to covered employees, their spouses, former spouses, and dependent children when group health coverage would otherwise be lost due to certain events.
- When you lose job-based insurance, you may be offered COBRA continuation.
- If you're losing job-based coverage and haven't signed up for COBRA, [learn about your rights and options under COBRA](#) from the U.S. Department of Labor (DOL).

### **Short-Term, Limited-Duration Insurance (STLDI)**

- Short-term plans are designed to fill gaps in health insurance coverage, particularly for people transitioning from one type of coverage to another (for example, between jobs).
- These plans may offer less coverage and are not required to meet the coverage and benefit mandates of the Affordable Care Act.
- Short-term plans may cover COVID-19 related health care expenses—but most of these plans require purchase before an official COVID-19 diagnosis.

### **Medicaid or the Children's Health Insurance Program (CHIP)**

- Medicaid and CHIP provide free or low-cost health coverage to millions of Americans, including some low-income people, families and children, pregnant women, the elderly, and people with disabilities.
- Medicaid and CHIP eligibility will vary from state to state. Commonly asked questions about eligibility [can be answered here](#).
- To review the most recent guidance and implementation documents for how Medicaid and CHIP are responding to COVID-19, CMS has information [here](#).

*This document was prepared as an informational resource and should not be considered legal or business counsel. Please reach out to [CoronavirusHelp@braun.senate.gov](mailto:CoronavirusHelp@braun.senate.gov) for questions, concerns, or additional assistance. Last updated April 23, 2020.*