

What do I do if I lost my job and no longer have health insurance?

Your current income (if you have any) will determine if you should apply for Medicaid or Marketplace.

If your income is \$0 or below 138% of federal poverty level, you should apply for Medicaid.

View [2022 Federal Poverty Levels](#).

Need help determining your income level?

Call 734-544-3030 or email whp@washtenaw.org.

Household size	Medicaid 19-64yrs 138% FPL		MIChild 0-19yrs 217% FPL	
	Monthly	Yearly	Monthly	Yearly
1	\$1,563	\$18,754	\$2,458	\$29,490
2	\$2,106	\$25,268	\$3,311	\$39,733
4	\$3,191	\$38,295	\$5,018	\$60,218



Go to [MIBridges](#) Create an account and complete an application for healthcare coverage. Include anyone who is currently on your tax return. Do not include roommates or significant others.

If your income is above 138% of the poverty level, you should apply for Marketplace Insurance.

HealthCare.gov

Go to [healthcare.gov](https://www.healthcare.gov) You will need a letter from your employer or Medicaid about losing your healthcare to enroll in a Special Enrollment Period. If you are income eligible, you will receive tax credits to help pay your premium. You may also receive cost-sharing lowering your deductible and out of pocket costs.

Your children may be eligible for MIChild even if you are not eligible for Medicaid.

MIChild is the CHIP (Children's Health Insurance Program) for Michigan. Apply through [MIBridges](#). The cost is \$10/month per family regardless of the number of children.

Should I enroll in the COBRA coverage offered by my previous employer?

If your employer offers COBRA (Consolidated Omnibus Budget Reconciliation Act), it will probably be very expensive. You should check the [Marketplace cost estimator](#) and your Medicaid eligibility BEFORE you enroll in COBRA. If you enroll in COBRA, stopping COBRA will not qualify you for a Special Enrollment Period on the Marketplace.

Who can I call for help?

You can call the Washtenaw Health Plan at 734-544-3030 or email whp@washtenaw.org. For help in Spanish, call 734-544-2949. For help in Arabic, call 734-544-9729.

Washtenaw Health Plan staff are health care advocates. We can assist with Medicaid and Marketplace applications. Our staff can help you with any question concerning you or your family member's eligibility for health care options. The Washtenaw Health Plan's website is [healthcarecounts.org](https://www.healthcarecounts.org), which includes informational blog posts about Special Enrollment Periods, self-employment, MIChild, Marketplace subsidies and many other healthcare topics.



www.healthcarecounts.org
www.washtenaw.org/COVID19

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