

Helping Ohioans with
Healthcare Benefit
Choices



Ohio

Department
of Insurance

Month in Review

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Agents Play a Pivotal Part in Helping Those Who Have Lost Health Insurance

By Jillian Froment, Director of the Ohio Department of Insurance



Insurance agents play a pivotal part in communities across the state making sure Ohioans are matched with adequate insurance protection. Right now, there may never be a more urgent need for the guidance of agents to identify coverage options, especially for those who have lost their health insurance during the pandemic.

In the United States, an estimated 21.9 million workers lost their jobs or left the labor force between February and May, according to a recent [report](#) from Families USA. An estimated 5.4 million people became uninsured as a result. This increase in the number of people without health insurance is 39 percent higher than any annual increase ever recorded in our country. The report estimates that 139,000 more Ohioans became uninsured

I encourage all Ohioans who have lost their health insurance or are facing that possibility to tap into the expertise of an agent for help identifying insurance possibilities and securing coverage. To the agent community, your good work does not go unnoticed and I appreciate your effort supporting Ohioans during the pandemic. As you assist members of your community, I have included health insurance options information here that you can consider using during your interactions. If you are not a health insurance expert, I ask you to encourage your clients to reach out to the Ohio Department of Insurance for additional information on the following options.

Special enrollment into a spouse's plan

Losing coverage qualifies a person (and their family) for an opportunity to enroll in many employer plans.

Other special enrollment opportunities

Beyond a spouse's group health plan, these opportunities include any individual health insurance plan already available in the market, enrolling through the federal government's health insurance marketplace at [healthcare.gov](https://www.healthcare.gov), or COBRA plans.

Federal Marketplace

Special enrollment into a Marketplace plan may be a possibility. During the application process, the applicant will learn if they are eligible for [income-based savings](#) on their monthly premiums and [out-of-pocket](#) health care costs.

COBRA

A person may be eligible for COBRA continuation coverage. Under [COBRA](#), a federal law, a person can pay to stay on their employer's health insurance plan, after employment ends, for about 18 months.

Medicaid

If a person lost their job or had a reduction in work hours, the sudden income change might make them Medicaid eligible. Visit [Medicaid.ohio.gov](https://www.Medicaid.ohio.gov) for more information.

Many complexities are involved when evaluating health insurance. The staff at the Ohio Department of Insurance can be of assistance to both consumers and agents during this process. Please consider reaching out to us at 1-800-686-1526 or consumer.complaint@insurance.ohio.gov. We also have educational insurance information available at www.insurance.ohio.gov.

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