



# NEWS RELEASE

## STATE EMERGENCY OPERATIONS CENTER

### Healthcare Coverage Available to Michiganders who Lose Job or Experience a Drop in Income

**FOR IMMEDIATE RELEASE**  
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**LANSING, MICH.** Michiganders who lose a job, resulting in a loss of their healthcare coverage or a change in income, may have low or no-cost healthcare [options](#) available through the Affordable Care Act (ACA) Marketplace, Medicaid, or the Children’s Health Insurance Program (CHIP). Consumers in these situations are not required to wait for the yearly Open Enrollment Period and should act now.

“Michiganders who lose employer-based health insurance may have options to continue or replace their coverage,” said DIFS Director Anita G. Fox. “If consumers have questions about enrolling, DIFS is available to assist.”

Consumers have 60 days after losing essential health coverage, such as through a job loss, or experienced a change in income to take advantage of a Special Enrollment Period. To determine eligibility, consumers should visit [www.healthcare.gov](http://www.healthcare.gov). Depending on income and their situation, consumers may qualify for cost sharing reductions, premium tax credits, coverage for their children (CHIP), or Medicaid. Consumers should contact DIFS toll free at 877-999-6442 if they need assistance.

#### Act now and apply

- When a consumer loses essential health coverage, they may be eligible to enroll in an individual health plan during a [Special Enrollment Period](#).
- If consumers are new to [www.healthcare.gov](http://www.healthcare.gov), they can [create an account](#). If they already have one, they may [log in](#) to start or update an application.

#### Enrollment help is available

- DIFS can help. The [Michigan Health Insurance Consumer Assistance Program \(HICAP\)](#) can provide shopping tips and help answer questions about health insurance or Special Enrollment Periods.
- Contact DIFS at 877-999-6442 or email at [DIFS-HICAP@michigan.gov](mailto:DIFS-HICAP@michigan.gov).
- Resources to get started:
  - [Understanding your Health Coverage](#).
  - [Special Enrollment Period](#).

Information around this outbreak is changing rapidly. The latest information is available at [Michigan.gov/Coronavirus](http://Michigan.gov/Coronavirus) and [CDC.gov/Coronavirus](http://CDC.gov/Coronavirus).

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