

IF COREWELL DOESN'T DO THE RIGHT THING...

# HEALTH CARE OPTIONS

## *During a Strike*



If Corewell Health cuts or suspends employer-sponsored health care during a strike, members have legal and immediate options to maintain coverage. Losing employer health care is a qualifying event under federal and Michigan law.

### ***Option One: HEALTH INSURANCE MARKETPLACE*** (ACA Coverage)

Loss of employer health care qualifies you for a Special Enrollment Period. You have 60 days from the date coverage ends to enroll.

Marketplace plans are ACA-compliant and cover essential health benefits such as hospital care, prescriptions, mental health, and preventive services. Many members may qualify for premium tax credits and subsidies, especially if income is reduced during a strike.

- **Enroll and learn more at [healthcare.gov](https://healthcare.gov)**
- **Special Enrollment Period information: [healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/](https://healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/)**
- **Michigan-specific guidance: [michigan.gov/difs/consumers/insurance/health-insurance/individual/switching](https://michigan.gov/difs/consumers/insurance/health-insurance/individual/switching)**

### ***Option Two: COBRA CONTINUATION COVERAGE***

COBRA allows you to keep the exact same Corewell Health medical, dental, and vision plan for a limited time. You will be required to pay the full premiums, as well as a small administrative fee. You have 60 days from the COBRA notice to elect coverage, which can last up to 18 months.

- **Michigan COBRA information: [michigan.gov/mdcs/employeebenefits/cobra/](https://michigan.gov/mdcs/employeebenefits/cobra/)**
- **Compare COBRA vs Marketplace costs: [mi.db101.org/mi/programs/health\\_coverage/how\\_health/program2d.htm](https://mi.db101.org/mi/programs/health_coverage/how_health/program2d.htm)**

### ***Option Three: MEDICAID AND HEALTHY MICHIGAN PLAN***

If your income drops during a strike, you may qualify for Medicaid or the Healthy Michigan Plan. Coverage may be low-cost or no-cost depending on eligibility.

- **Apply or check eligibility at [healthcare.gov](https://healthcare.gov)**
- **Michigan program information: [michigan.gov/difs/News-and-Outreach/press-releases/2020/04/07/healthcare-coverage-available-to-michiganders-who-lose-job-or-experience-a-drop-in-income](https://michigan.gov/difs/News-and-Outreach/press-releases/2020/04/07/healthcare-coverage-available-to-michiganders-who-lose-job-or-experience-a-drop-in-income)**

### ***Option Four: SPOUSE OR PARTNER COVERAGE*** (if applicable)

Loss of employer health care is often a qualifying life event allowing enrollment in a spouse's or partner's plan outside normal enrollment periods.