

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

STRIKE FAQs **on HEALTH INSURANCE**

- Q. WILL WE LOSE HEALTH CARE IF WE GO ON STRIKE?**
A. Your employer decides what happens to employer-provided insurance during a strike.
- Q. DOES LOSING COVERAGE QUALIFY ME FOR NEW INSURANCE RIGHT AWAY?**
A. Yes. Loss of employer health care triggers a Special Enrollment Period under the ACA. You do not have to wait for open enrollment.
- Q. WHAT ARE MY OPTIONS FOR HEALTH INSURANCE IF I LOSE COVERAGE?**
A. COBRA, Marketplace, and Medicaid are available in Michigan. Find out which is best for you at healthcare.gov.
- Q. HOW LONG DO I HAVE TO ENROLL IN A MARKETPLACE PLAN?**
A. You have 60 days from the date your employer coverage ends.
- Q. CAN I KEEP MY CURRENT COREWELL HEALTH INSURANCE IF WE STRIKE?**
A. Yes. COBRA allows you to keep the same plan, but you will be required to pay the full premium plus, at most, a two percent administrative fee.
- Q. WHAT IF MY INCOME DROPS DURING THE STRIKE?**
A. You may qualify for Medicaid or the Healthy Michigan Plan. Learn if you qualify at healthcare.gov.
- Q. CAN I JOIN MY SPOUSE'S OR PARTNER'S INSURANCE?**
A. Typically, yes. Loss of employer coverage is often a qualifying life event under HIPAA rules.
- Q. WHAT SHOULD I DO IF COVERAGE ENDS?**
A. Write down your coverage end date; compare Marketplace, COBRA, and Medicaid options; and enroll within required deadlines.

