

# White Paper: Unemployment Health Coverage During COVID-19

Second Quarter 2020: April 1<sup>st</sup> to June 30<sup>th</sup>  
(for California residents only)



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## Covid-19 has Created Unprecedented Disruption Across Most Industries

We hope you, your family, your colleagues, and your employees are well. Many of us are currently experiencing unprecedented changes in our lives, and we'd like everyone to know that [PolicyAdvantage.com](https://PolicyAdvantage.com) is providing more support than ever before online to individuals, families, and companies.

From restaurants, to schools, to construction companies, and more... many industries are experiencing unheard-of reductions in hours, furloughs, wage reductions, and temporary layoffs.

During uncertain times, [PolicyAdvantage.com](https://PolicyAdvantage.com) has you covered. If you're currently coping with the stress of unemployment, there are options available to you regarding your health coverage.

Utilize our online options. Our licensed agents are literally just a direct message away through our chat feature at [PolicyAdvantage.com](https://PolicyAdvantage.com), or at any of our social media channels. We're able to provide you with information, consultation, quotes, and applications via email in the comfort of your own home or place of business.

Utilize Our Online Resources  
(click Allie's picture below for video, to learn more)



### Important Notes:

- We contract with California's top insurers: Blue Shield of CA, Kaiser Permanente, HealthNet, Anthem Blue Cross, + many others.
- We're "Covered California Certified," at California's public health insurance exchange (see below).
- Your single point of contact for health coverage. Your independent agent. Health coverage designed your way. Every year.



**Certified**  
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# Unemployment Health Insurance Options

If you're recently unemployed, it's very important to understand that you may have health coverage options. Here are the important things you should know:

➡ 1.) COBRA. You may be able to continue your exact group coverage through your employer for 18 mos, but it may be expensive.

➡ 2.) Individual Health Insurance Plans. Once you lose your group/employer sponsored health insurance plan, it opens up a "Special Enrollment" in the individual and family plan marketplace. This special enrollment is time-sensitive (usually 60 days from loss of group coverage), and you'll want to look into this right away. We can help you navigate, **so click [HERE](#) to connect with us online.**

➡ 3.) Covered California Health Insurance Plans. Like individual and family plans, you can look into Covered California plans. Once you lose your employer sponsored health coverage, a 60 day "special enrollment" will start. **IMPORTANT: state and federal unemployment income DOES count towards your MAGI (modified adjusted gross income), which is used for purposes of calculating your premium assistance. Because of this, you and your family could be eligible to substantially reduce the costs of your plan.** As mentioned, this is also time-sensitive, so you'll want to look into your options as soon as possible. [PolicyAdvantage.com](http://PolicyAdvantage.com) is a Covered California Certified Agency, and we can help you navigate. **CLICK HERE to go to our webpage where you can contact us. Send us a chat message, email, or give us a call.**

# Insurance Carriers We Contract With at [PolicyAdvantage.com](http://PolicyAdvantage.com)



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