



FOR IMMEDIATE RELEASE

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Wolf Administration Highlights Health Insurance

Special Enrollment Periods, Availability of Medicaid and CHIP Following COVID-19 Layoffs

Harrisburg, PA – Pennsylvania Insurance Commissioner Jessica Altman and Human Services Secretary Teresa Miller today highlighted health insurance options Pennsylvanians have through the Affordable Care Act (ACA), Medicaid and the Children’s Health Insurance Program (CHIP) during the COVID-19 pandemic. The administration is reminding residents that Special Enrollment Periods (SEP) through the ACA are available to consumers who experience various life changes, including the loss of employer-sponsored health care coverage. CHIP and Medicaid are available to families and individuals that meet eligibility requirements.

"The Affordable Care Act has ensured that we have health insurance options available, even if people lose the coverage they currently have," Altman said. "Individuals and families can sign-up for health coverage through the marketplace, outside of the annual open enrollment period, if they experience a life change that qualifies them from a Special Enrollment Period. These circumstances include the loss of health insurance provided by an employer, which many individuals may experience during the COVID-19 outbreak. There are several resources available for displaced employees during this difficult time, so I encourage those affected to reach out for guidance and assistance."

COBRA, a federal law, allows affected employees to keep their health insurance coverage after being laid off, or loss of coverage as the dependent of a covered employee. If an individual elects COBRA (Consolidated Omnibus Budget Reconciliation Act) coverage, they are required to pay 100 percent of the premiums, including the share the employer used to pay, plus a small administrative fee.

Coverage through the ACA may be an affordable alternative to COBRA for many people who have lost employer-sponsored coverage, especially in the event a consumer is eligible for tax subsidies, which can significantly lower the monthly cost of coverage. Many consumers who enroll through the marketplace get financial assistance to help

pay for out-of-pocket costs like co-pays and deductibles, in addition to the monthly premium subsidies.

Coverage may also be available through Medicaid or CHIP, which enroll individuals throughout the year and do not have a limited or special enrollment time. There are income limits for Medicaid, but all children qualify for coverage through CHIP. Pennsylvanians can apply online for both Medicaid and CHIP at www.compass.state.pa.us.

“COVID-19 is a crisis unlike anything Pennsylvania has experienced, and we must be sure that people have access to health care coverage to protect themselves and their family during this time,” said Secretary Miller. “I urge everyone who needs health coverage to get covered so they have the peace of mind that if they need care, it will be covered.”

Both Medicaid and CHIP will cover COVID-19 testing and treatment, and prior authorization will be lifted for some services, such as chest CT scans. More information on COVID-19 guidance and resources related to the Department of Human Services’ programs is available [here](#).

“As Pennsylvania, and the nation, is dealing with the COVID-19 health crisis, it is imperative that we ensure access to quality health care, testing and treatment,” said Altman. “Pennsylvania insurers proactively waiving costs associated with COVID-19 testing for consumers, even before federal legislation was enacted, helped position the commonwealth to identify additional cases and gave us a better opportunity to increase our resources appropriately and better protect all Pennsylvanians. No Pennsylvanian should forego testing for any reason, if deemed medically necessary, including fear of what it might cost.”

Last week, Governor Wolf, in collaboration with the Pennsylvania departments of Health, Human Services and Insurance, sent a [formal letter](#) to U.S. federal agencies requesting the federal marketplace, Healthcare.gov, be re-opened to individuals who are uninsured or underinsured in response to the COVID-19 outbreak. This would be in addition to the current allowances for Special Enrollment Periods.

The insurance department developed a Special Enrollment Period [brochure](#) for consumers, that outlines eligible life changes and timelines.

The insurance department, in partnership with the Pennsylvania departments of Human Services and Health, developed an [FAQ](#) that provides information and answers to common questions related to insurance coverage and COVID-19.

For up-to-date information on COVID-19 in Pennsylvania, visit the PA Department of Health's dedicated [Coronavirus webpage](#) that is updated daily.

If a consumer receives an unexpected bill related to COVID-19 or other healthcare services, they are encouraged to contact the Insurance Department at 1-877-881-6388.

Updated Coronavirus Links: Press Releases, State Lab Photos, Graphics

For the daily COVID-19 Report, visit [here](#).

For all press releases regarding coronavirus, please visit [here](#).

Find the latest information on the coronavirus [here](#).

Photos of the state's lab in Exton are available for download and use [here. Opens In A New Window](#).

Coronavirus and preparedness graphics are available here near the bottom of the page: [On.pa.gov/coronavirus](https://on.pa.gov/coronavirus)