



# Affordable Care Act and Covid 19

**You may qualify for a Special Enrollment Period SEP or more financial assistance:**

- If you lost your job-based health plan
- If your employer reduced the hours you work and you're enrolled in a Marketplace plan
- If you were furloughed
- If you have COBRA continuation coverage

**If I can't pay my premiums because of a hardship due to COVID-19:**

- Ask your insurance company about extending your premium deadline.
- If you aren't receiving financial assistance with your premiums, you qualify for a grace period determined by state law.
- If your household income has changed, update your application now. You could qualify for more savings.

If you qualified for a SEP but missed the deadline due to COVID-19 (you were sick with COVID-19 or were caring for someone who was sick), you may be eligible for another SEP.

CARES Act stimulus payments DO NOT need to be reported as income.

Need help? Call Leah Yetter, Health Advocate at **828-210-3403** or ask your healthcare provider for a referral.