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Holding on to Your Health Coverage

COBRA subsidy extension and other lesser known programs available for Millions of laid-off workers

Nonprofit FHCE highlights impact as well as alternative public insurance options

San Jose, Calif. December 31, 2009 – To the relief of possibly millions of laid-off workers who've received pink slips or were previously receiving the COBRA health insurance subsidy provided by the American Recovery and Reinvestment Act (ARRA) of 2009, the Foundation for Health Coverage Education (FHCE) www.coverageforall.org is providing answers to what workers should do to fully benefit from Congress' latest extension of subsidy benefits as well as other lesser known government health coverage options.

This latest Congressional action provides relief for workers who were involuntarily terminated between September 1, 2008 and February 28, 2010 (an additional 2 months.) The government will subsidize 65% of their premiums under COBRA for 15 months (an additional 6 months.) This subsidy also applies to healthcare continuation coverage if required by the state.

“For the average family of a laid-off worker, this means a monthly payment of \$374 instead of \$1,068 for health insurance,” said Ankeny Minoux, FHCE President. “This is a significant cost break for those still looking for work and trying to hold on to their coverage.”

“For those who may not qualify for this subsidy but are seeking other public options, we have made signing up for publicly sponsored health insurance much more user-friendly,” said Minoux.

Studies estimate that one-third of Americans who are eligible for government sponsored programs -- as many as 14 million people -- are not aware of their eligibility or just not signed up. Any person interested learning more can visit www.coverageforall.org and take the 5-Question Eligibility Quiz to begin the process of understanding their health coverage options. For those who prefer to speak to somebody directly, the live, one-on-one, U.S.

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Uninsured Help Line (800-234-1317) provides 24/7 multilingual service with trained friendly specialists.

Receiving over 75,000 queries per month via the web and call center, the FHCE links uninsured Americans to hundreds of state and federal assistance programs, provides a systematic process to understand what programs best meet their needs and makes the 175 public health coverage program applications easily accessible.

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