

Healthcare Coverage FAQs and Resources

As the Southwest Wisconsin Workforce Investment Act receives COVID-19 related questions from employees and businesses, we will try to find the resources that can answer your questions and post them here.

Question (from Employees): I have been laid off and don't know if I still have health insurance, what should I do?

Answer: Contact your employer right away and ask them how long your health insurance will continue. If they are discontinuing employee insurance, they will need to issue a loss of coverage letter on company letterhead that states the following:

- The employee name and any dependents losing coverage
- The date you will lose coverage

You will also receive COBRA papers which explain your right to continue your employer's health insurance at your own cost. For more information on COBRA, please visit:

<https://www.dol.gov/general/topic/health-plans/cobra>.

A layoff with a loss of coverage also makes you eligible to pursue alternative healthcare on <https://www.healthcare.gov/>. Likewise, you may be eligible for **BadgerCare** in the state Wisconsin. You can complete an application for BadgerCare via the state website, <https://access.wisconsin.gov/access/>.

QUESTION (FROM EMPLOYERS) DO I MAINTAIN HEALTH COVERAGE FOR EMPLOYEES WHO ARE NOW WORKING FEWER THAN 30 HOURS PER WEEK?

Answer: Please see the Bulletin from the Office of the Commissioner of Insurance below as it specifically addresses this.

RESOURCES

- Small Employer Health Coverage During COVID-19: [A Brief Guide to Health Coverage for Consumers](#) - Wisconsin Office of the Commissioner of Insurance (OCI)
- On March 26, 2020 the Office of the Commissioner of Insurance (OCI) issued a [Bulletin](#) in response to the COVID-19 Public Health Emergency regarding the continuation of health care coverage for small group employers.
- Information on COBRA and Wisconsin Continuation can be found in the [OCI Fact Sheet](#)
- Information on the federal Marketplace is available on [HealthCare.gov](#)
- Are there any Special Considerations related to COVID-19? The [Families First Coronavirus Response Act \(FFCRA\)](#) takes effect April 1, 2020