

# Losing your health insurance through your job?

**You may qualify for a special enrollment period to enroll in private health insurance coverage through MNsure.**

*You may also be eligible for financial assistance to help make coverage affordable.*

## What is a Special Enrollment Period?

It is a period outside of open enrollment during which you and your family can sign up for private health coverage because you have experienced certain qualifying life events, like losing other health coverage or a change in household size.

- You have up to 60 days to enroll.
- You can apply before the loss of your job-based insurance to avoid a gap in health care coverage.
- Coverage starts the first day of the month following the date you selected your plan (but not before your job-based coverage ends).

## Quality Coverage

Plans cover essential health benefits such as preventive care and mental health services, and include important consumer protections, like covering pre-existing conditions.

## Financial Help Available

MNsure is the only place where you can qualify for financial help to lower your costs. Depending on your household's income, you may get a tax credit, cost-sharing reductions, or qualify for Medical Assistance or MinnesotaCare.

## How to Enroll

**Step 1:** Get your end-of-coverage verification from your employer. You will need this to prove you are eligible for a special enrollment period and to confirm the date you need your new coverage to begin.

- To find out what documents you need, search for "lose coverage" on [MNsure.org](https://MNsure.org).

**Step 2:** Do you already have an account set up and/or an existing application through MNsure?

- **If yes, or if you are unsure:** Call the MNsure Contact Center for help at 651-539-2099 (855-366-7873 outside the Twin Cities).
- **If no:** Go to [MNsure.org](https://MNsure.org) to create an account to apply and enroll. Once you have completed your application, you'll see instructions for how to enroll in coverage.

## Year-round Enrollment Options

Medical Assistance and MinnesotaCare provide low-cost coverage to Minnesotans with low incomes. If you qualify for one of these programs, you can enroll at any time.

Members of a federally recognized American Indian tribe are eligible to enroll year-round.

## Get Free Help

MNsure-certified brokers and navigators can help you apply and enroll.

**Go to [MNsure.org/help/](https://MNsure.org/help/) to find one in your area.**

[www.MNsure.org](https://www.MNsure.org)

651-539-2099 or 855-366-7873

