

Losing employer-based health insurance

Losing a job and health insurance can be stressful, Cover Montana can help.

There are generally four options for health insurance coverage if you (and your family) were previously covered through your employer:

1. Montana Medicaid and Healthy Montana Kids
2. An employer plan available through another family member
3. The Health Insurance Marketplace: Healthcare.gov
4. COBRA

Your **eligibility** for these programs depends on your household income, whether you have another offer of employer coverage, and how much you can afford to pay. You can see what you might qualify for through the [Cover Montana calculator](#).

1. MONTANA MEDICAID AND HEALTHY MONTANA KIDS (HMK)

Medicaid and HMK are public health insurance programs for families and children. Eligibility is outlined in the chart below. Find your household size (your tax household) and see the maximum you can earn monthly to potentially qualify for Medicaid or HMK.



HealthCare.gov

Family Size	Montana Medicaid	Healthy Montana Kids	Montana Health Insurance Marketplace
	If your monthly income is at or below this amount and you are between 19 - 64, you may qualify for Montana Medicaid.	If your monthly income is below this amount, your kids under 19 may qualify for Healthy Montana Kids.	If your income is above eligibility for Medicaid or HMK, you may qualify for tax credits to purchase coverage on the Health Insurance Marketplace at healthcare.gov.
1	\$1,800/mo	\$3,404/mo	
2	\$2,432/mo	\$4,600/mo	
3	\$3,065/mo	\$5,796/mo	
4	\$3,697/mo	\$6,993/mo	
5	\$4,330/mo	\$8,189/mo	
6	\$4,962/mo	\$9,385/mo	

Chart is accurate from 4/2025 – 3/2026.

2. AN EMPLOYER PLAN AVAILABLE THROUGH ANOTHER FAMILY MEMBER

If you lose your coverage but have an offer of health insurance through a spouse or a parent (for those under the age of 26), you may be able to enroll in that employer plan mid-year through a special enrollment period. Ask the employer's human resource department for more information.

3. THE HEALTH INSURANCE MARKETPLACE AT HEALTHCARE.GOV

You have 60 days after losing coverage to enroll in a Marketplace plan through a "special enrollment period." You may also qualify for tax credits to make your plan more affordable. Take a minute and see what you might qualify for [here](#).

4. COBRA

COBRA allows you to continue receiving benefits through your job-based insurance plan after employment ends, but you'll likely pay the full cost of premiums, and they can be very expensive! Before enrolling in COBRA, check out your options on Healthcare.gov because it may be more affordable. Take a minute and see what you might qualify for [here](#).

Coverage Loss Frequently Asked Questions:

Q: Is my eligibility based on monthly or annual income?

A: Medicaid and Healthy Montana Kids are based on your current monthly income, but Healthcare.gov eligibility is based on your estimated annual income.

Q: I just lost my job. How do I calculate my projected annual income?

A: Estimating income can be tricky, especially if your job ends and you don't know when you might get another one. Healthcare.gov has a helpful income [calculator](#). You can even download a copy of your projected income to use when applying for insurance coverage.

Q: Can I get health insurance just for my child while I look for a new job?

A: Yes. Some parents who lose their employer-based health insurance are interested in getting coverage just for their kid(s). The first step is to see if your child can enroll in Healthy Montana Kids. The eligibility limit is higher than Medicaid coverage for adults and many families qualify. If your family income is too high for HMK, you can purchase child-only coverage on the Marketplace at Healthcare.gov.

Q: What is the best way to set up an appointment with a Cover Montana Navigator?

A: Sign up directly through the Find Local Help search [tool](#).

- Enter your zip code and language preference. View phone, virtual or in-person appointments.
- View available schedules that match your search criteria. Click on "schedule online" to see all available appointments for each navigator.
- Select "schedule online" for the time and type of appointment. Fill in your name and contact info.

Need help making sense of your coverage options?

Cover Montana provides free, unbiased, and confidential help.