

Finding health insurance when you've lost your job

In these uncertain times, you may not know where to turn for health insurance coverage. Here are some options to consider:



Obtain health insurance through a **spouse, partner, or family member's employer-based plan**

- Under age 26 – consider parents' employer-based plan
- You have 30 days from the time your previous employer stops paying for your insurance to enroll in your family member's plan. [Learn more](#)



Purchase **COBRA** coverage offered by former employer

- Extends your current health insurance plan for up to 18 months
- May be expensive since the employer is no longer paying a portion: you may pay the full premium cost plus a 2% administrative fee. [Learn more](#)



See if you qualify for **military benefits**

- If you've been in the military you may qualify for coverage through the Department of Veterans Affairs (VA) or Department of Defense TRICARE. [Learn more](#)



Purchase a plan on the **Health Insurance Marketplace at [HealthCare.gov](https://www.healthcare.gov)**

- Losing job-based health insurance coverage qualifies you for a special enrollment period
- Must enroll within 60 days of losing coverage
- Coverage begins the first day of the month after you sign up



You may qualify for **Medicaid** if you have low income

- Medicaid is a state-run program that provides health coverage for low-income families and children, pregnant women, the elderly, and people with disabilities
- Use the calculator on [HealthCare.gov/lower-costs](https://www.healthcare.gov/lower-costs) to see if you qualify

Please note that the third-party websites on this page are not controlled by Janssen. These links are provided for your convenience.

[Learn about cost support options for Janssen medicines](#)



Cost support to help you pay for your Janssen medicine

We understand how important it is for you to take the Janssen medicine your doctor prescribed. Janssen can identify cost support options that may help lower your out-of-pocket medicine cost.



Once you have commercial or private insurance, including plans purchased through [HealthCare.gov](https://www.healthcare.gov):

- **Janssen Savings Programs** may be able to help
 - Depending on your health insurance plan, savings may apply toward co-pay, co-insurance, or deductible
 - Participate without sharing your income information
- Learn about program requirements at [JanssenCarePath.com](https://www.JanssenCarePath.com)



If you get government coverage such as Medicare or Medicaid, or if you're unable to get insurance coverage:

- **Janssen** can provide information about other resources that may help with your out-of-pocket costs for your Janssen medicine, even if you lost your job and insurance coverage
- You may also find help from the programs and resources found on [JanssenCarePath.com](https://www.JanssenCarePath.com)

Insured patients may be eligible for additional support from Janssen

Patient assistance is available if you have commercial, employer-sponsored, or government coverage that does not fully meet your needs. You may be eligible to receive your Janssen medication free of charge for up to one year. You must meet the eligibility and income requirements for the Janssen Patient Assistance Program. See terms and conditions at [PatientAssistanceInfo.com](https://www.PatientAssistanceInfo.com).

Uninsured patients may also be eligible for additional support

Johnson & Johnson Patient Assistance Foundation, Inc. (JJPAF)

The Johnson & Johnson Patient Assistance Foundation, Inc. (JJPAF) is an independent, nonprofit organization. JJPAF gives eligible patients free prescription medicines donated by Johnson & Johnson companies. You may be eligible if you don't have insurance.

Want to see if you qualify? Get an application at [JJPAF.org](https://www.JJPAF.org).

Questions? Call 800-652-6227 (Monday through Friday, 8:00 AM to 8:00 PM ET).