

Finding health insurance when you've lost your job during COVID-19

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 **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**

- 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](#) to see if you qualify

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



Cost support to help you pay for your Janssen medication

If you are taking Janssen medications, Janssen CarePath can identify cost support options that may help lower your out-of-pocket medication costs.



If you have commercial or private insurance, including plans purchased through the Healthcare Marketplace exchange:

- The **Janssen CarePath Savings Program** may be able to help
 - Depending on your health insurance plan, savings may apply toward co-pay, co-insurance, or deductible.
 - Not valid for patients using Medicare, Medicaid, or other government-funded programs to pay for their medications. Terms expire at the end of each calendar year and may change.
 - There is no income requirement.
- Learn more at [JanssenCarePath.com](https://www.JanssenCarePath.com).



If you have government coverage such as Medicare or Medicaid or no insurance coverage:

- **Janssen CarePath** can provide information about other resources that may help with your out-of-pocket medication costs.
- If you have lost your job and insurance coverage, Janssen CarePath can provide a referral to independent foundations that offer free medicines.
- You may also find help from the programs and resources found on [JanssenPrescriptionAssistance.com](https://www.JanssenPrescriptionAssistance.com).



Need help?

Call a Janssen CarePath Care Coordinator
Monday–Friday, 8:00 AM–8:00 PM ET
Visit [JanssenCarePath.com/Patient/Contact-Us](https://www.JanssenCarePath.com/Patient/Contact-Us)
for the phone number for your Janssen medication

This document is for your information and is not a guarantee of coverage or payment. Laws and insurance coverage policies are complex and are updated frequently. We recommend you contact the insurance provider for the most current information. Please note that the third-party websites on the previous page are not controlled by Janssen. These links are provided for your convenience.