



How to apply for health insurance

Many people on disability find themselves without health insurance, making it hard to get the care and treatment they need. Although Sun Life does not offer health insurance in the U.S., we want to make sure you know what health insurance options may be available to you. Here is some helpful information about how to apply for health insurance through the Health Insurance Marketplace and/or Medicare/Medicaid.

How to find a local broker or assister

A local broker or a local assister can help you to navigate the process of applying for health insurance. You can either:

- a) Visit <https://localhelp.healthcare.gov/#/>. You may be routed to a state marketplace for assistance.
- b) Call 2-1-1

211 is a nationwide service provided by United Way that connects people to local resources. In addition to connecting you to either a healthcare assister or broker, 211 can also provide information on local food pantries, transportation resources, medical device assistance, tax preparation, childcare, etc. Essentially, anything you may need to support your life circumstances. There is no charge to the caller.

How to apply for health insurance through the Marketplace

Working with a broker or an assister to apply for health insurance can be helpful, but you can also apply for health insurance on your own. If you feel comfortable doing it on your own, go to www.healthcare.gov, and click on the tab "Get Coverage" to apply.

The Health Insurance Marketplace allows you to apply during specific time periods, called open enrollment periods. However, you may qualify for a Special Enrollment Period if you or anyone in your household lost qualifying health coverage in the past 60 days OR expects to lose coverage in the next 60 days.

How to apply for Medicaid or free health insurance

You need to apply through the Health Insurance Marketplace to see if you qualify. Again, you can either contact 211 or apply directly through the www.healthcare.gov website. It is important to note that Medicaid eligibility is different in every state.

How to apply for Medicare

Medicare is available for people age 65 or older, or those people collecting Social Security disability benefits for 24 months or more. Of note, Medicare may waive the minimum 24-month eligibility if you are receiving kidney dialysis or are a kidney transplant patient or have ALS (Lou Gehrig's disease). To apply, go to www.ssa.gov/benefits/medicare/ or visit your local Social Security office.

Learn about your rights under COBRA



This information presumes that COBRA is not available to you; however, information about your rights under the "Consolidated Omnibus Budget Reconciliation Act" can be found here: <https://www.dol.gov/general/topic/health-plans/cobra>.

Important: The information we share here is a general overview. It is not legal advice. While our intent is to provide you with a comprehensive list of resources, additional sources may be available. Any webpage links provided here were active as of December 16, 2019.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI).

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