# I had health insurance. Now I don't. What next?

Get the dates straight, then compare the available paths.

### Start with the coverage end date

Losing coverage can make every choice feel urgent. First, find the notice that says exactly when your prior plan ended or will end. Write down why it ended and who was covered. The end of employment and the end of insurance are not always the same date.

### Look in more than one place

Depending on your circumstances, paths to investigate can include a spouse or family member's employer plan, the official Health Insurance Marketplace, Medicaid or CHIP, and continuation coverage such as COBRA. Availability and eligibility need to be checked through the relevant program or plan.

### Timing can matter

Loss of qualifying coverage may open a special enrollment opportunity. The reason for the loss and the applicable deadline matter; being uninsured by itself does not establish eligibility. Keep the termination notice and respond to document requests through the official enrollment channel.

### Choose one immediate action

Contact the former plan administrator or official Marketplace today to confirm the dates and enrollment route. A social post or downloadable guide cannot determine your eligibility or switch coverage on.

**MY SITUATION IN ONE SENTENCE**

Private notes - keep this copy

**OFFICIAL / PRIMARY REFERENCES - TAP TO READ**

HealthCare.gov: losing job coverage
HealthCare.gov: special enrollment

# 02 Compare with confidence

Lost coverage: what next?

### Compare the entire transition

For each possible route, record the application deadline, coverage start date, first payment requirements and any gap between plans. Ask who confirms activation. Do not assume a completed application means benefits are already available.

### Price is more than the monthly bill

Compare the premium alongside deductibles, copayments, coinsurance and the out-of-pocket limit for covered in-network care. Separately check your doctors, hospitals, prescriptions and pharmacies with the specific plan. Keep a dated note of the answer and the source.

### If COBRA is an option

Ask the employer or plan administrator for the election notice and full cost. Continuation may preserve a familiar plan, but the price can change when an employer no longer contributes. Compare its actual terms with alternatives before making a decision.

### Avoid an expensive assumption

Voluntarily dropping coverage or stopping payments can have different consequences from losing eligibility. Before ending COBRA or another plan, confirm whether and when you can enter the replacement. Also ask whether a product is comprehensive health coverage or a limited benefit product.

**THE QUESTION I WANT ANSWERED FIRST**

Private notes - keep this copy

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# 03 Prepare for a conversation

Lost coverage: what next?

### Keep these notes private

Have your state, coverage end date, reason for loss and the names of possible employer options ready. Keep the old plan notice nearby. You can bring a private list of providers and medicines to the appropriate secure enrollment discussion; do not put that information in public comments or this guide's contact form.

### Questions for the first conversation

Which official enrollment route should I check? What deadline applies to my situation? What start date is possible? What must I pay or submit before coverage begins? Who can confirm whether my doctors and medicines are covered?

### Tell Derek what you need

Try: "My coverage ended or will end on this date, and I need help understanding the next step." Ask which health coverage questions he is authorized to handle in your state and whether an employer administrator or Marketplace representative should take over.

### Do not wait on an informal reply

If a deadline is close, use the official program or plan contact directly. Booking a conversation does not reserve an enrollment right or extend a deadline.

## A clearer next step starts here.

**BOOK A CONVERSATION** **READ THIS ONLINE** **CALL DEREK**

Derek Patterson | (760) 504-4939
Start with your situation and state. Keep health records and detailed finances private.

General education, not a quote, eligibility decision or recommendation to buy or replace coverage. Terms and availability vary. Verify authorization, plan rules and deadlines with the appropriate professional or official program.

**OFFICIAL / PRIMARY REFERENCES - TAP TO READ**

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HealthCare.gov: special enrollment