

# FACING A JOB LOSS? NO HEALTH INSURANCE?

## Local Help Lines

### County of San Diego:

Access Benefits  
866-262-9881  
TDD:858-514-6889  
(public insurance information)

Maternal, Child, Family Health  
800-675-2229  
(public insurance information for children and pregnant women)

24-hour Access & Crisis Line,  
Mental Health  
800-479-3339  
(mental health assistance)

**Consumer Center for Health,  
Education, and Advocacy**  
877-SD Health  
(health insurance information and problem-solving)

## To Find a Local Health Center

**San Diego 211** – Dial “211”  
[www.211sandiego.org](http://www.211sandiego.org)

**U.S. Health Resources and Services Administration**  
<http://findahealthcenter.hrsa.gov/>

## Health Insurance Questions

**California Department of Insurance Consumer Hotline**  
800-927-HELP,  
TDD: 800-482-4TDD  
[www.insurance.ca.gov](http://www.insurance.ca.gov)

**Department of Labor-Employee Benefits Security Administration**  
866-444-EBSA  
(call for COBRA questions)

**U.S. Uninsured Hotline**  
800-234-1317  
[www.coverageforall.org](http://www.coverageforall.org)

**CA Association of Health Underwriters**, [www.cahu.org](http://www.cahu.org)



This flyer provides some key information after a job loss. Each individual and families' situation is different. You will need to think about your choices based on your own needs. Keep in mind many decisions must be made quickly.

### **IMMEDIATE HEALTH CARE NEEDS**

If you have a **medical emergency** go to the **nearest hospital emergency room** for attention.

Many **local community health centers** offer medical, dental and behavior health care services at sliding scale fees or no cost. Dial “211” to locate the nearest health center or go to:  
<http://findahealthcenter.hrsa.gov/>.

Ask your **current health care provider** about sliding scale fees for services and possible payment plans.

### **OPTIONS AFTER A JOB LOSS**

Find out if you and/or your family can:

- Be covered by your **spouse's health plan**, or
- Continue health coverage under **COBRA/Cal-COBRA** (call 866-444-EBSA), or
- Qualify for a **public insurance** plan or program, including Medi-Cal (call 800-675-2229 or 866-262-9881).

### **CHILDREN & PREGNANT WOMEN**

If you are **pregnant and/or have children** you may qualify for special programs covering: wellness child checkups, prenatal, medical, and dental care (Call 800-675-2229).

### **PRIVATE HEALTH INSURANCE**

If you are considering the purchase of **private individual health insurance** and need help, call these consumer hotlines for more information: 800-927-HELP (CA Department of Insurance) or 800-234-1317 (U.S. Uninsured Hotline)

If you need to find a **licensed health insurance broker**, visit these websites for local listings: [www.insurance.ca.gov](http://www.insurance.ca.gov) or [www.cahu.org](http://www.cahu.org).

### **OPTIONS IF YOU HAVE A PRE-EXISTING MEDICAL CONDITION AND NO OTHER HEALTH COVERAGE**

**HIPAA Plans** – Call 800-927-HELP if:

- You had health insurance for at least 18 months without a break (63 days or more) and the most recent period of insurance was under a group health plan;
- You did not lose your most recent health insurance due to a missed payment or fraud;
- You elected and exhausted available COBRA/Cal-COBRA; **and**
- You are not eligible for public or group health plans.

### **Major Risk Medical Insurance Program**

– Call 800-927-HELP if:

- You were denied private individual insurance because of a pre-existing condition within the last 12 months;
- You are a current California resident;
- You are not eligible for Medicare Part A or B; **and**
- You are not eligible, exhausted or were dropped from COBRA/Cal-COBRA.