Governor Whitmer Announces $1 Million Investment to Contact 1 Million Michiganders and Help Those Who May Have Lost Health Insurance in 2020 Get Covered

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(LANSING, MI) – Governor Gretchen Whitmer announced today that the state is investing more than $1 million and will contact more than 1 million Michiganders to help those who may have lost health insurance during the COVID-19 pandemic get covered. There are a number ways for people to get no- or low-cost health insurance, and this investment will help raise awareness and increase access to those programs.

“Access to medical care is more important than ever, yet job and income losses during the COVID-19 pandemic have caused many Michiganders to lose their health insurance,” said Governor Whitmer. “Signing up for insurance can be a confusing process, but this funding will ensure people have access to local help and the resources they need to understand their options and get themselves and their families covered.”

The $1 million investment, through the U.S. Coronavirus Aid, Relief, and Economic Security (CARES) Act, will support community-based organizations that help people enroll in coverage, virtual health insurance educational programs, and an advertising campaign that will target communities impacted by COVID-19-related job losses. A report from the National Center for Coverage Innovation found that Michigan experienced a 46% increase in the number of uninsured adults from February to May 2020.

There are a number of ways for people to get covered, and depending on income and their situation, consumers may qualify for no- or low-cost coverage through cost sharing reductions, premium tax credits, coverage programs for children, the Healthy Michigan Plan, or Medicaid. MiBridges and the Marketplace will direct consumers to the programs they are eligible for, so there is no wrong door to begin the process to get covered. To get started:

- Open enrollment for the Marketplace runs Nov. 1 to Dec. 15, 2020, with coverage beginning Jan. 1, 2021. Assistance is available to help people at no-cost by visiting healthcare.gov.
- Special enrollment periods may also be available to people who experienced a qualifying life event in 2020, including job loss or reduction in income, but who have not yet enrolled in a new plan. Also, American Indians and Alaska Natives can enroll in a Marketplace plan at any time and can change plans once a month. For more information about special enrollment periods, visit healthcare.gov/screener.
- Depending on income and other factors, coverage is also available through Medicaid and the Healthy Michigan Plan. Those eligible can apply for coverage at any time through Michigan.gov/MIBridges or by calling the Michigan 211 COVID-19 Resource Navigation line at 844-587-2485.

- Seniors who have lost employer-provided health insurance during the pandemic may also be able to sign up for Medicare during a special enrollment period. For more information about signing up for Medicare or eligibility for a special enrollment period seniors may visit Medicare.gov or call the Michigan Medicare Medicaid Assistance Program at 1-800-803-7174.

“Increasing the number of insured Michiganders means improved access to care, financial security, quality of care, and health outcomes, which is why we are encouraging everyone who needs coverage to contact local help or log on to Healthcare.gov starting Nov. 1,” said Department of Health and Human Services Director Robert Gordon. “There’s no wrong door to get coverage, so if you qualify for coverage through Medicaid or another program, the systems will direct you to sign up for those programs as well.”

“It’s important for consumers to know nearly 80% of Michiganders who enrolled in a Marketplace plan last year received subsidies resulting in no or reduced cost coverage,” said Department of Insurance and Financial Services Director Anita Fox. “The only mistake you can make is to wait and potentially miss the deadline for enrollment. It’s important to find out about your options early and to get yourself and your family covered.”

For assistance with private insurance, consumers should visit the Health Insurance Marketplace at www.healthcare.gov or call the Marketplace Call Center at 800-318-2596 (TTY: 1-855-889-4325). Consumers can also contact DIFS Monday through Friday from 8 a.m. to 5 p.m. at 877-999-6442 or DIFS-HICAP@michigan.gov if they need assistance.

For assistance with Healthy Michigan Plan and Medicaid, visit Michigan.gov/MIBridges or by calling the Michigan 211 COVID-19 Resource Navigation line at 844-587-2485.

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